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JOINT COMMITTEE ON INSURANCE

ANNUAL REPORT

1983

Senator Allan R. McKinnon  
Senate Chairman

Representative Theodore J. Aleixo, Jr.  
House Chairman



MEMBERS OF THE JOINT COMMITTEE ON INSURANCE

SENATE CHAIRMAN

SENATOR ALLAN R. MCKINNON

HOUSE CHAIRMAN

REPRESENTATIVE THEODORE J. ALEIXO, JR.

SENATE MEMBERS

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FRANCIS G. MARA  
JOAN M. MENARD  
SUSAN C. TUCKER  
MICHAEL P. WALSH

INSURANCE COMMITTEE STAFF

CHARLES T. ALAGERO, ESQUIRE  
MARYLOU NEUMYER

JEFFREY J. NOURSE  
ROBERT D. TIERNEY





## INTRODUCTION

The Joint Legislative Committee on Insurance began its legislative hearing schedule on February 14th. The bulk of the legislation received a public hearing through March 14th. Additional hearings were scheduled as necessary. A total of 276 pieces of legislation came before the committee, 24 of which were signed into law.

As has been the case in the past, 1983 was a year in which a great deal of emphasis was placed upon righting the ills of the automobile insurance system in the Commonwealth. Unlike past years, however, the committee was successful in bringing about comprehensive changes in the system. Said reforms were the result of many hours of research, discussion and deliberation. It is the sincere hope of the committee that these changes will result in meaningful relief for the motorists of Massachusetts, as well as provide a workable means for the delivery of this product.

The committee continued to focus its attention on the insurance consumer, as is exemplified by the passage of House 56 and House 583. House 56 was signed into law as Chapter 486, and it establishes protective safeguards for Massachusetts residents purchasing policies as a participant in a group insurance plan. House 583 was signed into law as Chapter 291, and it requires insurers to pay interest on life insurance proceeds 30 days after receipt of proof of death where no other provision exists for the payment of interest.

1983 was also a year in which various concerns of all parties with substantial interests in the overall insurance system were contemplated. The committee hopes that this report will serve as a valuable tool for those who are interested in studying the work performed by the committee in 1983. In the meantime, we are con-

The first part of the paper discusses the importance of the study and the objectives of the research. It then proceeds to a detailed description of the methodology used, including the data collection and analysis techniques. The results of the study are presented in the following section, followed by a discussion of the findings and their implications. The paper concludes with a summary of the main points and a list of references.

The study was conducted in a laboratory setting, where the participants were asked to perform a series of tasks. The tasks were designed to measure the participants' performance under different conditions. The data collected from these tasks were then analyzed using statistical methods. The results of the analysis showed that there were significant differences in performance between the different conditions. These findings have important implications for the field of research, as they suggest that the factors being studied have a significant impact on performance.

The study was limited by several factors, including the sample size and the duration of the experiment. However, the results of the study are consistent with previous research, which adds to the validity of the findings. Further research is needed to explore the relationship between the factors being studied and performance in more detail.

fidant that 1984 will be a year in which these interests will continue to be addressed by the committee. The committee is well aware of the need for further study of the problems and issue surrounding the industry and its various components. Particularly, the areas of medical malpractice, mandated benefits and the growth of the concept of financial services loom large on the legislative horizon. 1984 promises to be a year in which the committee will continue to explore and address all of these concerns with the sincere hope of bringing about meaningful advancement.

In concluding the committee wishes to extend its thanks to Luke A. Dillon, III, Esquire, and Deborah A. Elison for the work they have performed on behalf of the committee over the past several years. We wish them well in all their future endeavors.





INSURANCE COMMITTEE 1983 HEARING SCHEDULE

ROOM 257 11:00 A.M.

February	14	Group
February	16	Life/ P/C /Agents
February	23	Auto
February	28	Auto
March	2	Health
March	7	Health
March	9	Miscellaneous
March	14	Miscellaneous
April	25	Miscellaneous





INSURANCE HIGHLIGHTS

1983 SESSION

CHAPTERS 221

241

291

486

586



## Chapter 221

### An Act Further Clarifying the Law Regulating Insurance Contracts Against Losses by Fire.

This law requires a landlord or lessor of commercial property, upon written request of any tenant, lawsuit occupant, or code or law enforcement official, to disclose in writing within fifteen days, the name of the insurance company insuring the property against fire loss, the amount of insurance provided and the name of any person who would receive payment in the event of a loss.

This law currently applies to residential, except owner/occupied dwellings of four units or less.





## Chapter 241

An Act Further Regulating Motor Vehicle Insurance.

### Take All Comers Law

Previously, the statute required that insurance companies must offer all motor vehicle coverages including personal injury, comprehensive and collision to each and every insured, regardless of their driving record.

Under Chapter 241 the "take all comers" law would be repealed for both private and commercial automobile coverage. It would, however, be replaced with a "guarantee of coverage" provision in the involuntary market of J.U.A.

### Mandatory Offer

The "mandatory offer" law previously required an insurer to offer all coverages. However, insurers will be allowed to refuse collision and comprehensive coverages to those insureds who meet the statutory criteria as "extremely substandard risks". Insurers shall also have the authority to cancel comprehensive and collision coverages mid-term for those insureds who meet the statutory criteria as an "extremely substandard risk" during the policy period.

### The Merit Rating System

Under the new law, the merit rating system, including its assessment of surcharges and credits, is repealed.

The Merit Rating Board would, however, be retained to compile and disseminate information in regard to insureds, at fault accidents, convictions of moving traffic violations and comprehensive claims. The Board will also facilitate the implementation of an appeal procedure for those insureds under the new "Safe Driver Insurance Plan" (as defined below).

### Safe Driver Insurance Plan

Under Chapter 241, the Insurance Commissioner is required to establish a safe driver plan. The new plan will provide for adjustments of premium for an insured based on at-fault accidents, convictions of moving traffic violations, or any combination thereof. The Commissioner shall have the authority to promulgate the criteria for the "Safe Driver Plan", as well as fix and establish the different rate levels of the plan.





Replacing the Massachusetts Motor Vehicle Reinsurance Facility With A Joint Underwriting Association

Massachusetts law guarantees the availability of motor vehicle insurance to all qualified applicants. Because of the number of high risks that need to be insured, the Facility acts as the pool in which these risks are written. The law requires that all companies licensed to issue motor vehicle insurance in the Commonwealth must become members of the Facility and must abide by its plan. Member companies are responsible for all losses and expenses written through the Facility, and they are assessed to the member companies each and every year.

Under this reform package, the Facility has been replaced with a Joint Underwriting Association. The major provision of the J.U.A. are the following:

- Provides that the plan and operation shall be prepared and administered by a Governing Committee. The Governing Committee is to be appointed by the Commissioner and would consist of 13 members, of which 7 shall be company representatives and 6 producer representatives (one of whom shall be designated broker). The Governing Committee shall have staggered terms of six years.
- All applicants for motor vehicle insurance, who are unable to secure coverage in the voluntary market, be guaranteed coverage in the J.U.A. (except in certain cases, see extremely substandard risk).
- The following coverages will be available in the J.U.A.: Compulsory bodily injury and property damage liability coverages; Personal Injury Protection; Medical Payments \$5,000.00; increased property damage limits \$50,000; uninsured and underinsured coverage; Collision, limited collision and comprehensive.

Extremely Substandard Risk

Certain insureds may be denied certain physical coverages, i.e. comprehensive collision, if they meet certain criteria.

Comprehensive and collision coverages may be denied an individual who, within the most recent five year period, has been convicted of vehicular homicide, insurance related fraud, or motor vehicle theft or has made an intentional and material misrepresentation in making a claim under these coverages; collision coverage may be denied to an individual who, within the most recent three year period, has been involved in four or more accidents in which he is deemed to be at fault in excess of fifty percent; comprehensive coverage may be denied to an individual who, within the most recent three year period, has had two or more total fire or theft claims.



- Every agent and broker, including current designated brokers, will be assigned one of twenty servicing carriers. All residual market business written by an agency will be written through a single servicing carrier. (The bill encourages the assignment of a servicing carrier to an agency through which the agency is currently doing business).
- Commissions for private passenger involuntary market business (as well as voluntary market business) will continue to be based on the commission percentage fixed by the Insurance Commissioner in his rate decision. Commissions for commercial business in the involuntary market (as well as voluntary market business) will be determined by each individual insurer in its rate filing.
- All risks placed in the J.U.A. will be subject to the "safe driver insurance plan".





## Chapter 291

### An Act Requiring Life Insurance Companies To Pay Interest On Certain Proceeds Of Life Insurance Policies.

This law would require insurers, upon the death of the insured to include within the payment of benefits to the beneficiary, the payment of interest upon proceeds left on deposit. The payment of interest shall begin to run thirty days after receipt by the insurer of proof of the insured death. Where no interest has been paid, the rate of interest shall be six per cent. In the event that the beneficiary brings an action to enforce payment the court may award interest in accord with general laws chapter 231 section 6c (currently 12%) as opposed to the percentage stipulated in this new law.



## Chapter 486

### An Act Further Regulating Mass Marketed Life Or Health Insurance.

This law seeks to protect the insurance consumer from the mass marketing of life or health insurance by means of direct response solicitation. Direct response solicitation means any offer by an insurer to persons in the commonwealth which enables the individual to apply or enroll for the insurance on the basis of the offer.

It also provides an opportunity for the commissioner to review the rates charged in relation to the benefits derived. Where the commissioner finds said rates to be unreasonable he may discontinue the offering or sale of said policies.

Furthermore, where said policy issued outside the commonwealth to residents of the commonwealth, it must comply with the requirements of the commonwealth relating to advertising as to claims settlement practices.

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## Chapter 586

### An Act Relative to the Eligibility of Councils on Aging for Certain Insurance Purposes.

This act would allow councils on aging to become eligible to enter into negotiations for the purpose of purchasing a group insurance policy. Trustees would have to be appointed by the council on aging to oversee funding and negotiations. The policy shall specify the persons who are eligible for insurance and the conditions applicable. The insureds would be liable for the entire premium and the council must be a duly licensed non profit organization. The council and its trustees shall be responsible for the negotiation, implementation, administration and all obligations and liabilities arising out of policy contract.





## NEW INSURANCE LAW FOR 1983

The following is a chronological breakdown of new insurance chapters in the Massachusetts General Laws. At the end of each chapter listing is the Senate or House docket number of which each chapter emerged.

The chapters in their entirety follow this list in the same chronological order.

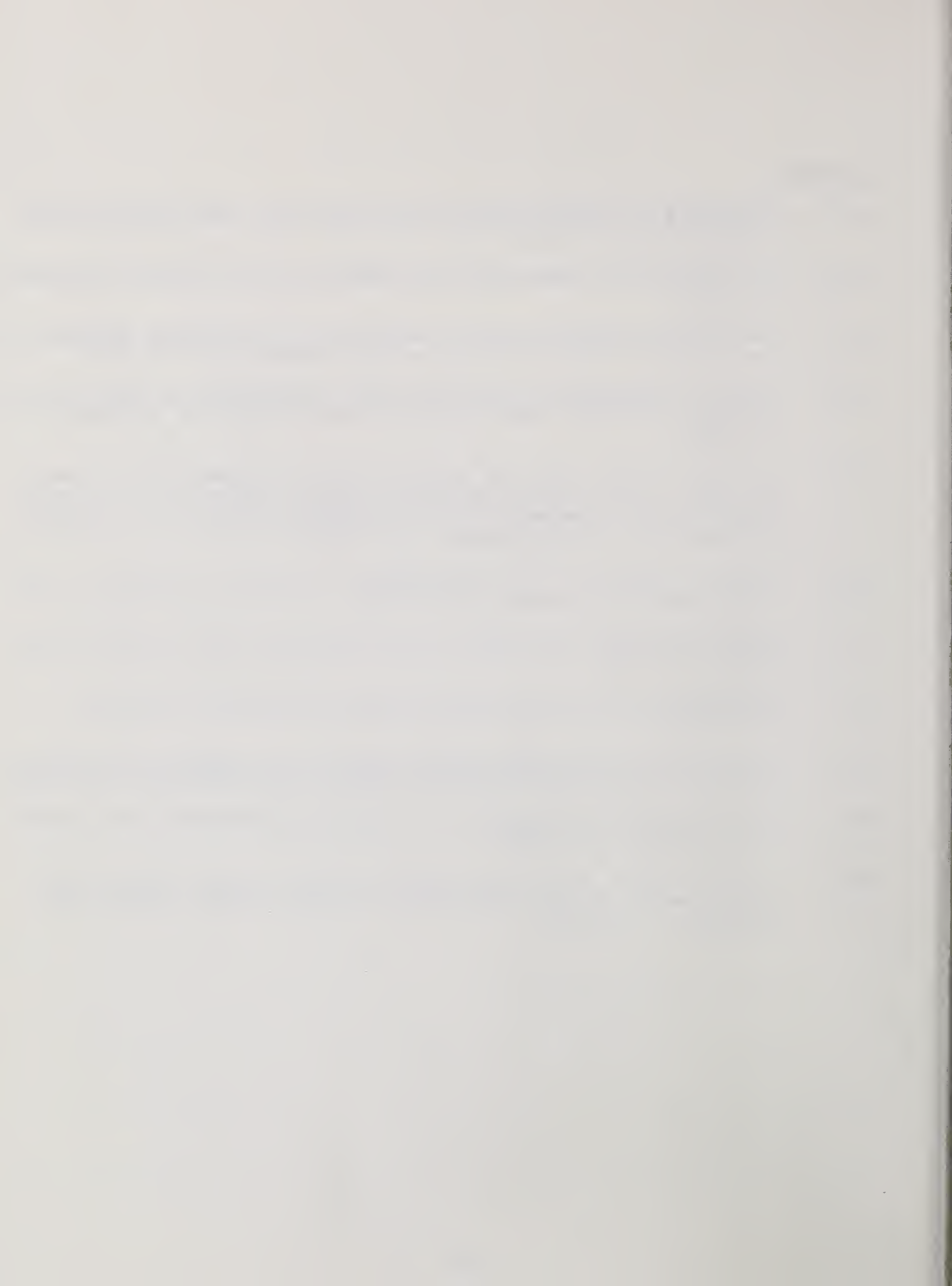
### CHAPTERS

- 107 - An Act further regulating special brokers license affidavits. (S. 888)
- 162 - An Act further regulating the payment of the proceeds of certain insurance policies. (H. 6202)
- 178 - An Act relative to the amount of retirement benefit which may be paid by the Needham Police Benefit Association, incorporated of the town of Needham. (H. 5987)
- 191 - An Act further establishing the amount of certain retirement and death benefits which may be paid by the Belmont Police Relief Association, Incorporated. (H. 6024)
- 194 - An Act authorizing the Natick Police Relief Association, Inc. to pay certain sums of money to members upon the death of their wives. (H. 6401)
- 196 - An Act relative to the payment by the Fall River Police Association of sums of money to retired members of the association and authorizing the payment of certain death benefits. (H. 6418)
- 221 - An Act further clarifying the law regulating insurance contracts against losses by fire. (H. 6126)
- 241 - An Act further regulating motor vehicle insurance. (H. 6375)
- 243 - An Act relative to the General Insurance Guaranty Fund. (S. 910)
- 281 - An Act further regulating a board of directors approval of certain salaries in domestic insurance companies. (H.6263)
- 291 - An Act requiring Life Insurance Companies to pay interest on certain proceeds of Life Insurance Policies. (H. 583)
- 328 - An Act relative to the offsetting of unpaid premiums from amounts owed on claims. (H. 576)
- 424 - An Act relative to the cancellation of certain automobile insurance policies. (H. 578)



## CHAPTERS

- 467 - Extending the medical malpractice insurance joint underwriting association. (S. 2132)
- 486 - An Act further regulating mass marketed life of health insurance. (H. 6261)
- 507 - An Act increasing the limit requiring fire insurance companies to contribute to certain costs for fire protection. (H. 763)
- 548 - An Act increasing the minimum limits of deposits in lieu of motor vehicle liability bonds on motor vehicle liability policies. (H. 317).
- 562 - An Act providing for the payment by the commonwealth of ninety per cent of the health insurance premium required to be paid to the insurance commission by the surviving spouse of an insured employee or retired employee. (S. 2223)
- 586 - An Act relative to the eligibility of councils on aging for certain insurance purposes. (H. 6264)
- 596 - An Act further regulating the provisions of motor vehicle insurance. (H. 6745)
- 607 - An Act relative to group marketing of automobile insurance. (S. 1971)
- 632 - An Act relative to the benefits paid to its members and their spouses by the Cambridge Police Mutual Aid Association. (H. 6829)
- 647 - An Act further regulating the licensing requirements for insurance advisors. (S. 855)
- 655 - An Act further regulating medical service corporations to provide benefits for the treatment of certain women, infants and children. (H. 6374)





THE COMMONWEALTH OF MASSACHUSETTS  
ADVANCE COPY                      1983                      ACTS AND RESOLVES  
MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 107. AN ACT FURTHER REGULATING SPECIAL  
BROKERS LICENSE AFFIDAVITS.

Be it enacted, etc., as follows:

Section 168 of chapter 175 of the General Laws is hereby amended by striking out the fourth and fifth sentences, as appearing in section 1 of chapter 413 of the acts of 1961, and inserting in place thereof the following two sentences:- Whenever the person named in such license shall procure any insurance in such companies on any such property or interest, he shall in every case execute, and within twenty days thereafter, file with the commissioner an affidavit stating that the full amount of insurance required to protect said property or interest is not procurable, after a diligent effort has been made to do so, from among companies admitted to transact insurance in the commonwealth against the hazard or hazards involved, and that the amount of insurance procured in foreign companies not authorized to transact such business in the commonwealth is only the excess over the amount so procurable from such admitted companies. Said affidavit shall have force and effect for one year only from the date thereof or expiration of policy, whichever comes later.

Approved May 20, 1983.



THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 162.        AN ACT FURTHER REGULATING THE PAYMENT  
                         OF THE PROCEEDS OF CERTAIN INSURANCE  
                         POLICIES.

Be it enacted, etc., as follows:

Section 97A of chapter 175 of the General Laws is hereby amended by striking out the second paragraph, as amended by section 7 of chapter 72 of the acts of 1983, and inserting in place thereof the following paragraph:-

Said company shall pay to the city or town any amount shown as outstanding, including any interest currently accruing, on the certificate of municipal liens arising from the provisions of chapters forty, fifty-nine, sixty, eighty, eighty-three and section fifty-eight B to fifty-eight F, inclusive, of chapter one hundred and sixty-four to the extent of the amount of loss payable under the policy and a copy of said transaction shall be sent to the insured and mortgagees named on the policy.

Approved June 8, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 178.        AN ACT RELATIVE TO THE AMOUNT OF RETIRE-  
MENT BENEFIT WHICH MAY BE PAID BY THE  
NEEDHAM POLICE BENEFIT ASSOCIATION, IN-  
CORPORATED OF THE TOWN OF NEEDHAM.

Be it enacted, etc., as follows:

The Needham Police Benefit Association, Incorporated, a corporation duly established under chapter one hundred and seventy-six of the General Laws, is hereby authorized, upon the retirement from the police department of the town of Needham of any member in good standing, to pay to such member such sum, not exceeding fifteen hundred dollars, as may be determined by vote of said corporation. Any amount paid in accordance with this provision shall reduce the death benefit otherwise available upon the death of such member.

Approved June 15, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 191.        AN ACT FURTHER ESTABLISHING THE AMOUNT  
                    OF CERTAIN RETIREMENT AND DEATH BENEFITS  
                    WHICH MAY BE PAID BY THE BELMONT POLICE  
                    RELIEF ASSOCIATION, INCORPORATED.

Be it enacted, etc., as follows:

SECTION 1. The Belmont Police Relief Association, Incorporated, a corporation duly established under the laws of the commonwealth, is hereby authorized to pay an amount not exceeding ten thousand dollars to the designated beneficiary of a nonretired member of the association upon the death of said member; and also to pay an amount not exceeding ten thousand dollars to the designated beneficiary of a retired member of said corporation who is a permanent officer of the town of Belmont police department upon the death of said member.

SECTION 2. The Belmont Police Relief Association, Incorporated is hereby authorized to pay an amount not exceeding ten thousand dollars to a member of the corporation in good standing with ten or more years service as a permanent officer of the town of Belmont police department upon said member's retirement or any member with less than ten years service who by reason of a job related disability retires as a permanent police officer.

SECTION 3. This act shall take effect as of May first, nineteen hundred and eighty-two.

Approved June 17, 1983.

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THE UNIVERSITY OF CHICAGO  
DEPARTMENT OF CHEMISTRY  
5408 S. UNIVERSITY AVENUE  
CHICAGO, ILLINOIS 60637

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THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 194.            AN ACT AUTHORIZING THE NATICK POLICE  
RELIEF ASSOCIATION, INC. TO PAY CERTAIN  
SUMS OF MONEY TO MEMBERS UPON THE DEATH  
OF THEIR WIVES.

Be it enacted, etc., as follows:

Chapter 304 of the acts of 1966 is hereby amended by striking out the first sentence and inserting in place thereof the following sentence:- The Natick Police Relief Association, Inc., a corporation duly established under the laws of the commonwealth, is hereby authorized to pay to a member in good standing of said corporation, upon the death of his wife, one-half the current death benefit.

Approved June 17, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 196.        AN ACT RELATIVE TO THE PAYMENT BY THE  
                    FALL RIVER POLICE RELIEF ASSOCIATION OF  
                    SUMS OF MONEY TO RETIRED MEMBERS OF THE  
                    ASSOCIATION AND AUTHORIZING THE PAYMENT  
                    OF CERTAIN DEATH BENEFITS.

Be it enacted, etc., as follows:

Chapter 194 of the acts of 1959, as amended by chapter 287 of the acts of 1975, is hereby further amended by striking out the first sentence and inserting in place thereof the following sentence:- The Fall River Police Relief Association, a corporation duly established under the laws of the commonwealth, is hereby authorized, upon the retirement of any member in good standing from the police department of the city of Fall River, to pay such member such sum, not exceeding one thousand two hundred and fifty dollars, as may be determined by vote of the board of directors of said corporation.

Approved June 17, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
ADVANCE COPY                      1983                      ACTS AND RESOLVES  
MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 221.        AN ACT FURTHER CLARIFYING THE LAW REGULATING INSURANCE CONTRACTS AGAINST LOSSES BY FIRE.

Be it enacted, etc., as follows:

Chapter 186 of the General Laws is hereby amended by striking out section 21, as amended by chapter 87 of the acts of 1980, and inserting in place thereof the following section:-

Section 21. The landlord or lessor of any residential or commercial property except owner-occupied dwellings of four units or fewer, upon the written request of any tenant or lawful occupant or of any code or other law enforcement official, shall disclose in writing within fifteen days of such request the name of the company insuring the property against loss or damage by fire and the amount of insurance provided by each such company and the name of any person who would receive payment for a loss covered by such insurance. Whoever violates the provisions of this section shall be punished by a fine of not more than one thousand dollars. A waiver of this section in any lease or other rental agreement shall be void and unenforceable.

Approved June 30, 1983.

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Date		Description		Amount	
1890	Jan 1	Balance		100.00	
	Feb 1	Interest		5.00	
	Mar 1	Interest		5.00	
	Apr 1	Interest		5.00	
	May 1	Interest		5.00	
	Jun 1	Interest		5.00	
	Jul 1	Interest		5.00	
	Aug 1	Interest		5.00	
	Sep 1	Interest		5.00	
	Oct 1	Interest		5.00	
	Nov 1	Interest		5.00	
	Dec 1	Interest		5.00	
1891	Jan 1	Balance		100.00	
	Feb 1	Interest		5.00	
	Mar 1	Interest		5.00	
	Apr 1	Interest		5.00	
	May 1	Interest		5.00	
	Jun 1	Interest		5.00	
	Jul 1	Interest		5.00	
	Aug 1	Interest		5.00	
	Sep 1	Interest		5.00	
	Oct 1	Interest		5.00	
	Nov 1	Interest		5.00	
	Dec 1	Interest		5.00	

THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 241.        AN ACT FURTHER REGULATING MOTOR VEHICLE  
INSURANCE.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is to immediately regulate the motor vehicle insurance in the commonwealth, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience. \_\_\_\_\_

Be it enacted, etc., as follows:

SECTION 1. The first paragraph of section 183 of chapter 6 of the General Laws, as appearing in section 1 of chapter 266 of the acts of 1976, is hereby amended by striking out the last sentence and inserting in place thereof the following sentence:- The board shall formulate and administer a plan for the compiling, gathering and disseminating of information, operator records and histories, and such other data as it deems necessary or appropriate pertaining to motor vehicle accidents, claims under motor vehicle policies and motor vehicle violations in order to facilitate the implementation and operation of the safe driver insurance plan provided in section one hundred and thirteen B of chapter one hundred and seventy-five.

SECTION 2. The third paragraph of section 34 O of chapter 90 of the General Laws, as appearing in section 7 of said chapter 266, is hereby amended by striking out, in line 1, the word "Every" and inserting in place thereof the words:- Except for coverages which insurers may refuse to offer under the provisions of paragraph (A) of section one hundred and thirteen H of chapter one hundred and seventy-five, every.

SECTION 3. Subparagraph (1) of said third paragraph of said section 34 O of said chapter 90, as so appearing, is hereby amended by striking out, in line 4, the word "two" and inserting in place thereof the word:- three.

SECTION 4. Said third paragraph of said section 34 O of said chapter 90, as so appearing, is hereby amended by striking out the second sentence and inserting in place thereof the following sentence:- Benefits under this coverage are payable without regard to negligence, comparative negligence, gross negligence or fault of any kind; except that said policy or bond shall provide that benefits under this coverage shall not be payable if said loss of or damage to the insured vehicle occurs when the operator of such vehicle is a household member, other than the insured, who is not listed as an operator on such policy or bond





and if listed, would be classified as an inexperienced driver or would subject the policy to increased premiums under the provisions of the safe driver insurance plan established by the commissioner pursuant to the provisions of section one hundred and thirteen B of chapter one hundred and seventy-five.

SECTION 5. The fifth paragraph of said section 34 O of said chapter 90, as so appearing, is hereby amended by striking out subparagraph (2) and inserting in place thereof the following subparagraph:-

(2) Limited Collision Coverage. The insurer shall pay either to the insured or to a repair shop if the insured so indicates in writing to his insurance company for direct and accidental loss of or damage to the insured motor vehicle in cases described in clauses (a) to (d), inclusive, subject to a deductible of three hundred dollars, up to a limit equal to the actual cash value of the vehicle less such deductible without regard to comparative negligence attributable to the operator of the vehicle which is not in excess of fifty per cent; except that the policy or bond shall provide that benefits under this coverage shall not be payable if said loss of or damage to the insured motor vehicle occurs when the operator of such vehicle is a household member, other than the insured, who is not listed as an operator on such policy or bond and, if listed, would be classified as an inexperienced driver or would subject the policy to increased premiums under the provisions of the safe driver insurance plan established by the commissioner pursuant to the provisions of section one hundred and thirteen B of chapter one hundred and seventy-five.

SECTION 6. The eighth paragraph of said section 34 O of said chapter 90, as so appearing, is hereby amended by striking out, in line 3, the word "two" and inserting in place thereof the word:- three.

SECTION 7. The twelfth paragraph of said section 34 O of said chapter 90, as added by section 2 of chapter 775 of the acts of 1981, is hereby amended by striking out the word "two" and inserting in place thereof the word:- three.

SECTION 8. Section 22C of chapter 175 of the General Laws is hereby amended by striking out the first paragraph, as most recently amended by section 8 of chapter 266 of the acts of 1976, and inserting in place thereof the following paragraph:-

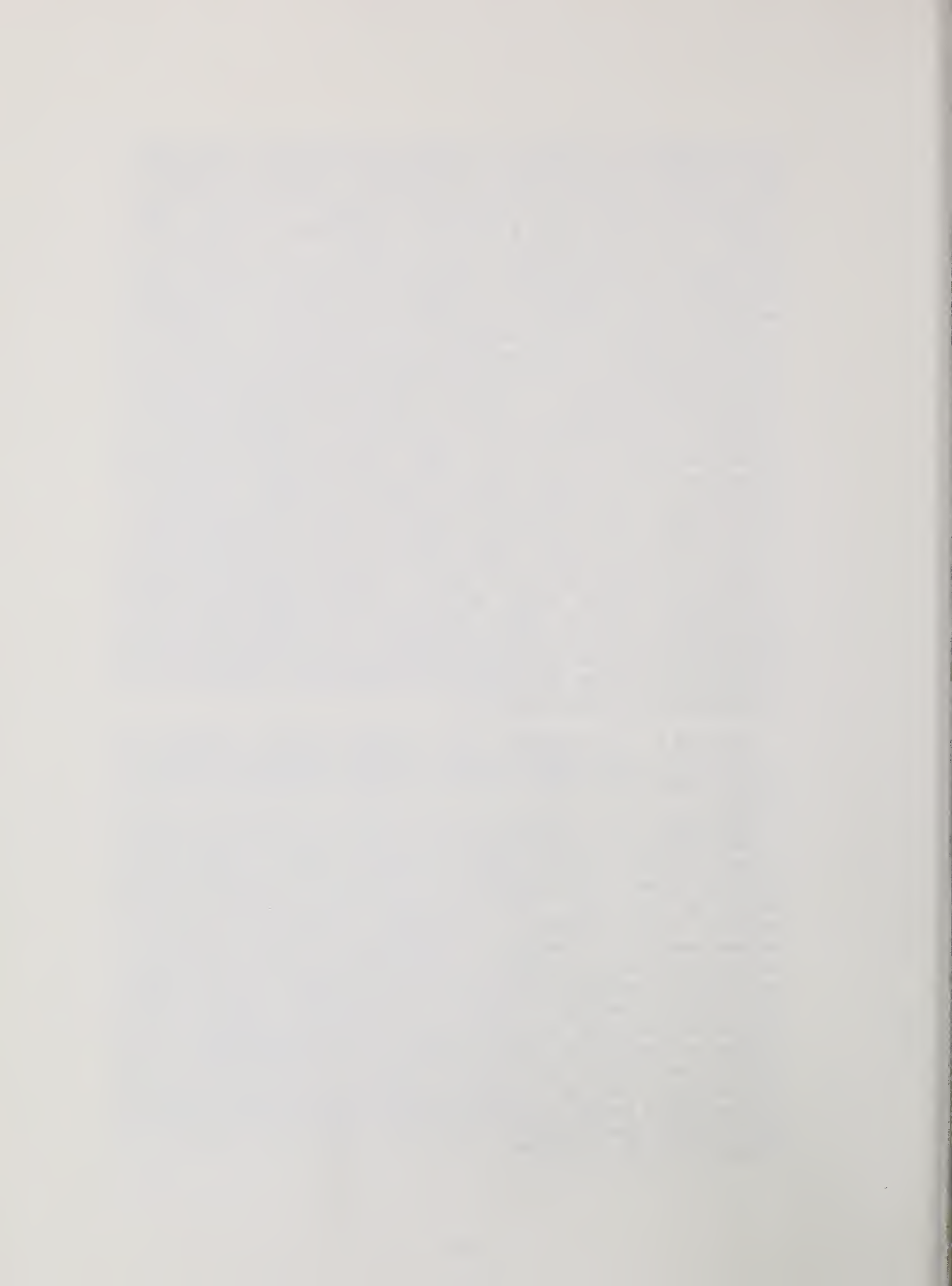
No company shall issue any policy of insurance which provides coverage, as described in section thirty-four O of chapter ninety, or coverage against loss or damage to, or loss of, motor vehicles resulting from collision, fire, lightning, larceny, pilferage, theft, malicious mischief, vandalism or other perils usually insured against; or provides personal injury protection or which insures any person against legal liability for loss or damage on account of the bodily injury or death of any other persons or on account



of any damages to property of another, arising out of the ownership, maintenance, control or use of motor vehicles, including a motor vehicle liability policy as defined in section thirty-four A of chapter ninety, unless said policy contains a provision that, except with respect to a notice of cancellation issued either before or after the effective renewal date by the company to take effect within the first ninety days of the renewal policy period for those policies not renewed in accordance with section twenty-two E or except with respect to a notice of cancellation issued for failure of the applicant to complete and furnish the insurance company a renewal application on a form prescribed by the commissioner at least thirty days before the expiration of the previous policy period, it shall be noncancellable by the company, except for nonpayment of premiums, fraud or a material misrepresentation in the application for insurance or renewal thereof, or unless the operator's license or motor vehicle registration of the named insured or of any other person who resides in the same household as the named insured and who usually operates a motor vehicle insured under the policy has been under suspension or revocation during the policy period, or for coverages which insurers refuse to offer under the provisions of paragraph (A) of section one hundred and thirteen H. Every company cancelling an insurance policy under authority of this paragraph shall, upon demand, refund within thirty days all money due to the insured as the result of such cancellation. Any company violating the provisions of the preceding sentence shall be liable to the insured in an action of contract for double the amount of the refund plus reasonable legal fees.

SECTION 9. Said chapter 175 is hereby further amended by striking out section 22E, as most recently amended by section 9 of said chapter 266, and inserting in place thereof the following section:-

Section 22E. No insurance company, and no officer or agent thereof in its behalf, shall refuse to issue, renew or execute as surety a motor vehicle liability policy or bond, or any other insurance based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, or principal place of garaging of the vehicle. A particular company may make a general reduction in volume of automobile insurance in the commonwealth if such a reduction is determined by the commissioner not to be an attempt to circumvent the purposes of this section and that the company's refusal to write motor vehicle liability policies or bonds is not contrary to the public interest by disrupting the market for said insurance in the commonwealth. Any company which does not intend to issue a renewal policy shall give written notice of its intent not to issue a policy for the ensuing policy period in accordance with the provisions of section one hundred and thirteen F and such notice shall specify the reasons for such nonrenewal.





SECTION 10. Section 113B of said chapter 175, as most recently amended by chapter 401 of the acts of 1979, is hereby further amended by inserting after the second sentence the following sentence:- In fixing and establishing premium charges in accordance with the provisions of this section, the deficit of the plan, established under section one hundred and thirteen H, shall not be distributed to risks based on classification or territory.

SECTION 11. Said section 113B of said chapter 175, as most recently amended by said chapter 401, is hereby further amended by inserting after the fifth paragraph the following six paragraphs:-

In so fixing and establishing classifications of risks under this section, the commissioner shall establish a safe driver insurance plan to equitably reflect the driving records of insureds. Such plan shall reflect an adjustment of insurance premium based on at-fault accidents, convictions of moving violations of motor vehicle laws, including payments pursuant to chapter ninety C, or any combination thereof, and based on four or more comprehensive claims totalling two thousand dollars or more, unless fire, theft, comprehensive and collision coverages are not purchased by the insured, as compiled and recorded by the motor vehicle insurance merit rating board established pursuant to section one hundred and eighty-three of chapter six.

Such an adjustment shall reflect an aggregate credit to safe drivers' premiums, which shall equal the increase in aggregate premiums to be charged to those not defined as safe drivers, categorized under the safe driver plan.

No safe driver insurance plan shall use any records or factors which occurred more than three years prior to the policy year for which an adjustment of insurance cost is reflected.

The commissioner shall establish reasonable rules to assure that all insureds are informed of any premium adjustments, and the reasons therefore, made as the result of this safe driver insurance plan.

If the method of operation of any company other than those operating pursuant to the so-called American Agency System results in excessive profits above nine per cent return on its earned premiums averaged over three years, the commissioner shall order a refund or dividend to current policyholders in the amount of such profit attributable to the difference between the amount allowed for expenses including acquisition costs in the rates for motor vehicle insurance and the company's actual expenses including acquisition costs incurred over the same three year period, provided such profits have not been previously returned to the holders of policies issued by such company.

In so fixing and establishing premium charges to be used and charged in accordance with the provisions of this section, the commissioner shall consider, in establishing said rates, the reduction of fraud achieved through the entity created pursuant to section one hundred and thirteen H.



SECTION 12. The first sentence of the second paragraph of section 113C of said chapter 175, as most recently amended by section 3 of chapter 707 of the acts of 1975, is hereby further amended by striking out, in line 1, the word "No" and inserting in place thereof the words:- Except for coverages which insurers may refuse to offer under the provisions of paragraph (A) of section one hundred and thirteen H, no.

SECTION 13. Said chapter 175 is hereby further amended by striking out section 113E, as most recently amended by section 4 of chapter 551 of the acts of 1973, and inserting in place thereof the following section:-

Section 113E. Nothing in this chapter shall be construed to prohibit an insurance company, its agent or any broker, from requiring a deposit premium before issuance of a policy or execution of a bond, providing the per vehicle deposit does not exceed thirty per cent of the annual premium or the full short term premium for the insurance requested, whichever is less, unless the applicant has been in default in the payment of any premium for automobile insurance during the preceding twenty-four months.

SECTION 14. The first paragraph of section 113F of said chapter 175, as appearing in chapter 545 of the acts of 1970, is hereby amended by striking out the second sentence and inserting in place thereof the following sentence:- Such notice shall, except as hereinafter provided, be sent to the registrar of motor vehicles, and it shall be irrefutably presumed to be the notice of cancellation, and such notice shall also be sent either to said insured or principal or to the insurance agent of the company or insurance broker who negotiated the issue of the policy or the execution of the bond.

SECTION 15. The fifth sentence of the first paragraph of said section 113F of said chapter 175, as appearing in chapter 545 of the acts of 1970, is hereby amended by striking out, in line 1, the words "form satisfactory to" and inserting in place thereof the following words:- standard form prescribed by.

SECTION 16. Said section 113F of said chapter 175, as most recently amended by chapter 333 of the acts of 1973, is hereby further amended by striking out the fourth and fifth paragraphs and inserting in place thereof the following paragraph:-

The insured or principal shall be advised in any such notice that, in accordance with the provisions of the plan established by section one hundred and thirteen H, he shall be eligible for nonrenewed coverages if he is unable to obtain such coverages by the method which insurance is voluntarily made available. Any company failing to send notice as hereinbefore provided, or which sends such notice and subsequently renews such policy or bond, shall, upon request of such insured or principal, issue a new policy or execute a new bond as surety to at least the





amount of coverages provided by the expiring policy covering said insured or principal and the same or replacement motor vehicle or vehicles and shall recognize the agent or broker designated by the insured in the same manner as provided by any contract, custom, or usage then in effect between such agent or broker and such company.

SECTION 17. Said chapter 175 is hereby further amended by striking out section 113H, as most recently amended by chapter 180 of the acts of 1982, and inserting in place thereof the following section:-

Section 113H. (A) Insurance companies undertaking to issue motor vehicle liability policies or bonds, both as defined in section thirty-four A of chapter ninety, shall cooperate in the preparation and submission of a plan which shall provide motor vehicle insurance to applicants who have been unable to obtain insurance through the method by which insurance is voluntarily made available; except that the plan shall provide that no insurance company shall be required to issue such policy or execute such bond if:

(1) The applicant or any person who usually drives the motor vehicle has failed to pay an insurance company any motor vehicle insurance premiums due or contracted during the preceding twelve months; or

(2) Any person who usually drives the motor vehicle does not hold or is not eligible to obtain an operator's license.

Such a plan shall provide for the fair and equitable apportionment among such insurance companies of premiums, losses or expenses, or any combination thereof.

Such a plan shall provide that at least the following coverages be made available at the option of the applicant:

(1) bodily injury liability and property damage liability coverage in at least the minimum amounts required by law;

(2) personal injury protection;

(3) medical payments coverage, to a limit of at least five thousand dollars;

(4) increased limits of bodily injury liability coverage in an amount to bring the total bodily injury liability coverage available for any one accident to two hundred and fifty thousand dollars per person and five hundred thousand dollars per accident;

(5) increased property damage liability limits in an amount to bring the total property damage liability coverage available for any one accident to fifty thousand dollars;

(6) uninsured motorist limits in an amount up to the bodily injury liability limits of the policy;

(7) physical damage insurance, which shall mean: (a) collision coverage or limited collision coverage, (b) fire and theft coverage, or (c) comprehensive coverage, so-called, as those coverages are defined in sections thirty-four A and thirty-four O of chapter ninety and section one hundred and thirteen O. The plan shall permit the refusal of collision, fire, theft or comprehensive coverage under the following circumstances:





(i) comprehensive, fire and theft or collision coverage on a vehicle customarily driven by or owned by persons convicted within the most recent five year period of any category of vehicular homicide, auto insurance related fraud, or motor vehicle theft;

(ii) comprehensive, fire and theft or collision coverage on a vehicle customarily driven by or owned by persons who have, within the most recent five year period, made an intentional and material misrepresentation in making claim under such coverages;

(iii) collision coverage on a vehicle customarily driven by or owned by persons who have been involved in four or more accidents in which such person has been deemed to be at fault in excess of fifty per cent within the three years immediately preceding the effective date of the policy, or

(iv) comprehensive or fire and theft coverages on a vehicle customarily driven by or owned by persons who have had two or more total theft or fire claims within the three years immediately preceding the effective date of the policy.

(B) Such a plan shall be prepared and administered by a governing committee appointed by the commissioner for terms of six years, consisting of six members from insurance companies participating in the plan and one additional representative from a domestic insurer in the commonwealth whose annual motor vehicle policy premiums amount to ten million dollars or less and unaffiliated with any other insurance company and six members from associations of insurance producers. Effective as of July first, nineteen hundred and eighty-two, the governing committee shall consist of three members from insurance companies participating in the plan and two members from associations of insurance producers appointed for terms of six years, two members from insurance companies participating in the plan, two members from associations of insurance producers appointed for terms of four years, two members from insurance companies participating in the plan and two members from the associations of insurance producers appointed for terms of two years. The provisions of this section shall not be construed so as to alter or amend the terms of the present governing members. As of July first, nineteen hundred and eighty-four, one of the producer representatives shall be a producer who writes private passenger automobile insurance exclusively through a servicing carrier assigned pursuant to the provisions of the plan approved under this section. The governing committee shall be responsible for the hiring of the employees of the plan.

In the event that a company represented on the committee decreases its book of automobile business in the commonwealth by more than ten per cent from the previous calendar year, as determined by the commissioner, the member representing such company shall cease to be a member of the committee and a new company and a member thereof shall be appointed as prescribed herein. Not more than one insurer in a group under the same management shall serve on the committee at the same time.



(C) The plan shall provide that every licensed agent or broker shall be assigned to at least one servicing carrier; except that the governing committee shall not be required to make any such assignment if subject, to reasonable standards adopted by the governing committee:

(i) the agent or broker has been convicted of a dishonest act related to his occupation as an insurance agent or broker;

(ii) the broker's license to engage as an insurance broker has been revoked;

(iii) there has been a material and substantial breach of a contract between a servicing carrier and a producer by a broker or agent; or

(iv) the broker or agent has an uncured default in remittance of any premiums due the servicing carrier.

The plan shall require the appointment and participation at all times of no fewer than twenty servicing carriers and the plan shall establish reasonable eligibility requirements for appointment as a servicing carrier, including but not limited to, the maintenance of a specific investigative unit to investigate suspicious or questionable motor vehicle insurance claims for the purpose of eliminating fraud. Not more than one insurer in a group under the same management shall serve as a servicing carrier at the same time. There shall be provided within the plan a specific investigative unit to monitor the effectiveness of servicing carrier fraud control efforts. No domestic insurance company shall be denied participation as a servicing carrier based solely upon its share of the Massachusetts motor vehicle insurance market.

In order to insure an orderly transition from the existing plan, the plan shall provide for assignment of licensed agents and brokers, as far as is practicable, to a servicing carrier through whom such agent or broker is currently writing a substantial portion of his private passenger automobile insurance business and such carrier shall service such agent or broker under substantially the same contractual terms and conditions governing their normal agency relationship and may not endorse or declare that the policy is underwritten by the plan.

Changes of assignment of servicing carriers, for reasonable business purposes, may be made upon application to and approval by the governing committee, provided there is not significant disruption of the marketplace and no unfair or inequitable apportionment of premiums, losses or expenses.

The plan shall include guidelines for installment payment plans to be provided by servicing carriers.

To control the size of the population of the plan, the plan shall annually provide for territorial and classification credits for those companies voluntarily writing private passenger automobile insurance within those territories and classifications that would otherwise be disproportionately represented in the plan. The size of the credits shall be such as to enhance the prospects that no classification or territory is disproportionately represented in the plan.





(D) The plan shall provide for the payment of a commission to independent insurance agents or brokers on business insured through the plan which shall be stated in the filing of rates as a percentage equal to the average percentage commission paid for risks not insured through the plan to agents by companies which do business through independent insurance agents pursuant to the so-called American Agency System.

The plan shall provide that the allocation of premiums, losses and expenses among companies for all policies issued during the first year of operation of the plan shall be based on the total number of risks written by each company during the calendar year nineteen hundred and eighty-two, excluding risks written through designated producers. Adjustment and consideration may be given to those companies that, due to percentage of business ceded during the base year, fall at either extreme as a result of this method of allocating premiums, losses and expenses under this plan. For policy years thereafter, the allocation shall be based on a method so that no company materially or substantially reduces its percentage of participation by reducing its writings, nor shall any company have their participation materially or substantially increased because of the action of other companies.

All policies insured through the plan shall be rated in accordance with the manual of classifications, rules and rates, and rating plans filed by or on behalf of the plan under the provisions of chapter one hundred and seventy-five A. The statistical data previously and hereafter recorded under this section for risks insured through the plan shall be given due consideration in developing the rates for such risks.

Each risk insured through the plan shall be subject to the provisions of the safe driver insurance plan established by the commissioner pursuant to the provisions of section one hundred and thirteen B in the same manner as risks who are not insured in the plan.

The premium charges filed by or on behalf of the plan shall provide that such premium charges for any risks, other than those so-called fleet risks rated under the provisions of the Massachusetts Commercial Automobile Insurance Manuals, which is approved by the commissioner for use in nineteen hundred and eighty-two, shall not exceed the premium charges which would be used by each such risk's servicing carrier for that risk if such risk were not insured in the plan.

(E) Meetings of the governing committee of the plan shall be conducted in accordance with the provisions of section eleven A $\frac{1}{2}$  of chapter thirty A.

Before becoming effective and upon any written request of the commissioner on a new plan thereafter, any such plan shall be filed with the commissioner, who shall conduct a public hearing within thirty days to determine whether such plan is consistent with public policy and meets the requirements of this section. At such hearing, insurance companies and any other party having a direct interest shall have an opportunity to be heard.





Unless sooner approved or disapproved in writing by the commissioner, such plan shall be deemed to meet the requirements of this section within thirty days after the public hearing.

Amendments to such plan shall be prepared and filed in the same manner as herein provided with respect to the original plan. Such amendments, unless sooner approved or disapproved in writing by the commissioner, shall be deemed to meet the requirements of this section in thirty days from the date of filing. The commissioner shall, prior to the disapproval of any such amendments, issue a notice specifying in what respects the amendments do not meet the requirements of this section and fixing a date for a public hearing thereon, at which insurance companies and any other parties having a direct interest shall have an opportunity to be heard.

If the commissioner shall have requested the submission of a new plan or amendments to the plan, and no such plan or amendments have been filed with and approved by the commissioner within sixty days after such request, the commissioner may, if he deems it necessary to carry out the purposes of this section, prepare and publish proposed amendments or a proposed plan that in his opinion would carry out the purposes of this section. He shall submit a copy of such proposed amendments or proposed plan to the joint committee on insurance at the time of publication, and shall schedule a public hearing thereon not less than ten days after the publication thereof. After such hearing the commissioner may promulgate such plan or amendments thereto as he finds will best carry out the purposes of this section.

When such plan or amendment has been approved or promulgated, no insurer may thereafter issue a motor vehicle policy or bond unless such insurer shall participate in such an approved or promulgated plan.

Any insurer and any other party affected may appeal to the commissioner from any ruling or decision with reference to the operation of such plan.

The rules for such plan shall require that separate statistical data be recorded for risks insured in the plan and may provide incentives and penalties to prevent abuse of such plan. The rules for such plan shall also include a provision giving the commissioner authority, after due hearing and investigation, to order that any company he finds using practices which have the effect of distributing risks or expenses or losses of risks unfairly and inequitably on other companies or agents or brokers be assigned a share of the expenses and losses of said risks to insure a fair and equitable distribution. The commissioner may relieve any insurer of a part or all of its obligations under the plan, if he finds that continuation of such obligations would threaten the solvency of such insurer.

Any insurer or group of insurers participating in such plan and other person aggrieved shall be authorized to bring a complaint to the commissioner alleging unfair or unreasonable or improper practices by any insurer, agent, or broker. The commissioner shall, in all such cases, cause a proper hearing on such complaint to be held and shall issue such orders as he then deems appropriate.



If the commissioner finds that, after due hearing and investigation, that any activities or practices of any insurer, agent or broker in connection with the submission or operation of such plan is unfair or unreasonable or inconsistent with the provisions of this section, he may issue a written order specifying in what respects such activity or practice is unfair or unreasonable or inconsistent with the provisions of this section, and requiring the discontinuance of such activity or practice.

Any ruling, order or decision of the commissioner under authority of this section shall be subject to review by appeal to the superior court department of the trial court of Suffolk county at the instance of any party in interest, which appeal shall be on the basis of the record of the proceeding before the commissioner. Said court shall have jurisdiction to modify, amend, annul, review or affirm such action, order, finding or decision, shall review all questions of fact and of law involved therein, and may make any other appropriate order or decree. Said court shall determine whether the filing of the appeal shall operate as a stay of any such order or decision of the commissioner.

SECTION 18. Section 113 O of said chapter 175 is hereby amended by adding the following paragraph:-

In the event of an insured fire or theft loss which would result in the payment of the total value of the insured vehicle, less salvage, the fire or theft coverage on any replacement vehicle may be suspended, and if suspended, shall not apply unless the insured has made the replacement vehicle reasonably available to the insurer, his agent or his representative for inspection by five o'clock post meridian of the second registry of motor vehicles' business day following the day of acquisition. The insurer may also require that in lieu of the deductible otherwise available, a deductible of ten per cent of the actual cash value of such replacement vehicle, but in no event less than three hundred dollars, shall apply unless the insured installs an approved anti-theft device in such replacement vehicle.

SECTION 19. Said section 113 O of said chapter 175 is hereby further amended by striking out the first and second sentences, as appearing in section 18 of chapter 266 of the acts of 1976, and inserting in place thereof the following two sentences:- All policies providing fire and theft coverage or comprehensive coverage, so-called, shall pay for loss or damage to the insured vehicle under the terms of the policy up to a limit equal to the actual cash value of the vehicle, less a deductible of three hundred dollars. Insurers shall also make available additional coverage whereby the deductible of three hundred dollars is reduced to two hundred dollars or to an amount not less than one hundred dollars, except that an insurer may refuse to issue such optional additional coverage on the basis of claims paid, provided that no insurer may refuse to issue such optional additional coverage because of age, sex, race, occupation or principal place of garaging of the vehicle.





SECTION 20. Said chapter 175 is hereby further amended by striking out section 113P, as most recently amended by section 3 of chapter 680 of the acts of 1981, and inserting in place thereof the following section:-

Section 113P. Any insured aggrieved by any determination of an insurer as to the application of any provision of the safe driver insurance plan established by the commissioner pursuant to the provisions of section one hundred and thirteen B may, within thirty days thereafter, file a written complaint with the board of appeals on motor vehicle policies and bonds, hereinafter called the board. Such complaint shall be accompanied by a filing fee to be determined by the board. The board may deny such appeal without a hearing on the basis of the standards of fault to be promulgated by the board. In the notice of its decision to deny the complaint by the insured, the board shall notify the insured that he has a right to a hearing on the application of the safe driver insurance plan.

The board shall provide the insurer and the insured with at least ten days notice of any hearing held under this section. If, after a hearing, the board finds that the application of the safe driver insurance plan was in accordance with the standards promulgated by the board and the provisions of the safe driver insurance plan established by the commissioner, it shall deny the appeal. If the board finds that the insurer's application of the safe driver insurance plan was not in accordance with said standards and provisions, it shall order the insurer to make the appropriate premium adjustment. The board may designate a person to act as a hearing officer pursuant to this section. The hearing officer shall file a memorandum of his findings or order in the office of the board, and shall send a copy to the insurer and the insured.

Any person or company aggrieved by any finding or order of the board may appeal therefrom to the superior court department of the trial court, pursuant to the provisions of section fourteen of chapter thirty A. The appellant shall file with his appeal a duly certified copy of the complaint and of the finding and order thereon, and, if the appeal is taken from a finding and order of the board in respect to a cancellation, the clerk of such court shall forthwith, upon the filing of such an appeal, give written notice of the filing thereof to the registrar of motor vehicles and to the appellee. Said court shall, after such notice to the parties as it deems reasonable, give a summary hearing on such appeal and shall have such jurisdiction in equity to review all questions of fact and law, and to affirm or reverse such finding or order and may make any appropriate decree. Said court or justice may allow such appeal, finding or order to be amended. The decision of the court or justice shall be final. The clerk of such court shall, within two days after entry thereof, send an attested copy of the decree to each of the parties and the commissioner and to said registrar, or his office. Said court or justice may make such order as to costs as it or he deems equitable. Said court may make reasonable rules to secure prompt hearings on such appeals and a speedy disposition thereof.



SECTION 21. The second sentence of the first paragraph of section 4 of chapter 175A of the General Laws, as amended by section 2 of chapter 896 of the acts of 1971, is hereby further amended by inserting after the word "seventy-five", in line 10, the words:- except as provided through a plan approved under section one hundred and thirteen H of chapter one hundred and seventy-five.

SECTION 22. Said first paragraph of said section 4 of said chapter 175A is hereby amended by striking out the sentence inserted by section 3 of chapter 774 of the acts of 1977, and inserting in place thereof the following sentence:- This chapter shall also apply to insured legal services plans and membership legal services plans under the provisions of chapter one hundred and seventy-six H, and to regulation of rates for such motor vehicle insurance as is provided through the plan approved under section one hundred and thirteen H of chapter one hundred and seventy-five.

SECTION 23. The commissioner shall, prior to the effective date of this act, and after notice, due hearing and investigation, promulgate rules and regulations to implement the operation of the safe driver rules and regulations to implement the operation of the safe driver insurance plan established pursuant to section twelve of this act. The commissioner shall promulgate reasonable rules governing the confirmation that there are no outstanding premiums due when a new risk application is accepted.

SECTION 24. The provisions of this act are severable and if any of its provisions shall be held unconstitutional by any court of competent jurisdiction, the decision of such court shall not impair any of the remaining provisions.

SECTION 25. This act shall take effect on January first, nineteen hundred and eighty-four. For the purpose of the issuance of motor vehicle policies or bonds for the calendar year nineteen hundred and eighty-four, all things necessary to be done prior to said effective date may be done.

Approved July 7, 1983.

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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 243.            AN ACT RELATIVE TO THE GENERAL INSURANCE  
GUARANTY FUND.

Be it enacted, etc., as follows:

The first paragraph of section 18 of chapter 178 of the General Laws, as appearing in chapter 372 of the acts of 1979, is hereby amended by adding the following sentence:- The trustees of the General Insurance Guaranty Fund may also make loans from said fund, secured or unsecured, to any savings and insurance bank on such terms and conditions as the trustees may determine if policy loans or surrenders of life insurance or annuity contracts create cash flow demands which, in the judgment of the trustees, would require liquidation of life insurance department assets at less than book values.

Approved July 7, 1983.

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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 281.        AN ACT FURTHER REGULATING A BOARD OF  
DIRECTORS . APPROVAL OF CERTAIN SALARIES  
IN DOMESTIC INSURANCE COMPANIES.

Be it enacted, etc., as follows:

Section 35 of chapter 175 of the General Laws is hereby amended by striking out the first sentence, as most recently amended by chapter 332 of the acts of 1979, and inserting in place thereof the following sentence:- No domestic company shall pay any salary or compensation to the five most highly compensated officers, trustees or directors thereof or to any additional officers, trustees or directors whose salary or compensation exceeds one hundred and fifty thousand dollars, unless such payment be first authorized by a vote of its board of directors, trustees or a committee thereof.

Approved July 13, 1983.

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Chap. 291.            AN ACT REQUIRING LIFE INSURANCE COMPANIES  
                         TO PAY INTEREST ON CERTAIN PROCEEDS OF  
                         LIFE INSURANCE POLICIES.

Be it enacted, etc., as follows:

SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting after section 119B the following section:-

Section 119C. Upon the death of an insured, the proceeds payable under any policy of individual life insurance which is in force on the date of death shall include the payment of interest at the rate for proceeds left on deposit with the insurer beginning thirty days after receipt by the insurer of proof of the insured's death. In the event the insurer does not pay interest on proceeds left on deposit with the insurer, the rate of interest shall be six per cent. If the beneficiary brings an action to enforce such payments and prevails, the court shall award interest in accordance with the provisions of section six C of chapter two hundred and thirty-one, in lieu of any interest payment contained in this section.

SECTION 2. The provisions of section one hundred and nineteen C of chapter one hundred and seventy-five of the General Laws, inserted by section one of this act, shall apply to policies delivered or issued for delivery on or after the effective date of this act.

Approved July 18, 1983.

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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 328.        AN ACT RELATIVE TO THE OFFSETTING OF  
UNPAID PREMIUMS FROM AMOUNTS OWED ON  
CLAIMS.

Be it enacted, etc., as follows:

Chapter 175 of the General Laws is hereby amended by striking out section 22I, inserted by chapter 776 of the acts of 1979, and inserting in place thereof the following section:-

Section 22I. Any insurance company, broker or agent may retain an amount equal to any unpaid premium due on the policy under which a claim is being presented, when settling any such claim for an insured; provided, however, that the unpaid premium remains unpaid sixty days after the effective day of such policy or the date of the original billing thereof, whichever later occurs; provided further, that such unpaid premium shall be retained as against any loss payee or mortgagee named in said policy up to the amount of the unpaid balance owed to such loss payee or mortgagee on the date the loss occurred which gave rise to said claim until the premium payment is made to said insurance company, broker, or agent by the insured, loss payee or mortgagee; and provided, further, that this section shall not be applicable to a health insurance policy.

Approved July 26, 1983.

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Chap. 424.        AN ACT RELATIVE TO THE CANCELLATION OF  
CERTAIN AUTOMOBILE INSURANCE POLICIES.

Be it enacted, etc., as follows:

The first paragraph of section 22C of chapter 175 of the General Laws, as most recently amended by section 8 of chapter 241 of the acts of 1983, is hereby further amended by inserting after the word "thirteen H", in line 30, the words:- , or in the event an insured fails to comply with a request for any inspection, provided for under the provisions of section thirty-four O of chapter ninety, of his vehicle by his insurer.

Approved October 15, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 467.        EXTENDING THE MEDICAL MALPRACTICE INSUR-  
ANCE JOINT UNDERWRITING ASSOCIATION.

Be it enacted, etc., as follows:

Section 13 of chapter 362 of the acts of 1975 is hereby amended by striking out the word "eighty-three", inserted by chapter 751 of the acts of 1981, and inserting in place thereof the word:- eighty-five.

Approved November 3, 1983.

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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 486.            AN ACT FURTHER REGULATING MASS MARKETED  
LIFE OR HEALTH INSURANCE.

Be it enacted, etc., as follows:

Chapter 175 of the General Laws is hereby amended by inserting after section 190 the following three sections:-

Section 190A. The following words and phrases for the purposes of this section and the following two sections, shall have the following meanings:- "Mass marketed life or health insurance", the insurance under any individual, franchise, group or blanket policy of life or health insurance which is offered by means of direct response solicitation through a sponsoring organization or through the mails or other mass communications media and under which the person insured pays all or substantially all of the cost of his insurance.

"Direct response solicitation", any offer by an insurer to persons in the commonwealth, either directly or through a third party, to effect life or health insurance coverage which enables the individual to apply or enroll for the insurance on the basis of the offer. It shall not include solicitations for insurance through an "employee benefit plan" as defined by an act of congress entitled the Employee Retirement Income Security Act of 1974, Public Law 93-406 nor shall it include such a solicitation through the individual's creditor with respect to credit life or credit health insurance.

Section 190B. No mass marketed life or health insurance may continue to be sold or offered to persons in the commonwealth if the commissioner finds that the total charges for the insurance to the persons insured are unreasonable in relation to the benefits provided. Any such finding shall be made after hearing after not less than thirty days' written notice to the insurer. The commissioner shall make findings in writing, including the reasons therefore, and may issue an order directing the insurer to cease selling or offering to sell such insurance. Such order shall continue in effect until the total charges for the insurance are found to be reasonable in relation to the benefits. Any person or company aggrieved by any order of the commissioner under this paragraph may, within twenty days from the filing of a memorandum thereof in his office, file a petition in the supreme judicial court for Suffolk county for a review of such order. The order of the commissioner shall remain in full force and effect pending the final decision of the court unless the court or a justice thereof after notice to the commissioner shall by a special order otherwise direct. The court shall have jurisdiction



to annul or affirm such order and shall review all questions in accordance with the standards for review provided in paragraph (7) of section fourteen of chapter thirty A and may make any appropriate order or decree.

Section 190C. Any insurer extending mass marketed life or health insurance under a group or blanket policy issued outside the commonwealth to residents of the commonwealth shall:

(1) comply with respect to such insurance with the requirements of the commonwealth relating to advertising and to claims settlement practices; and

(2) shall, upon request of the commissioner, make available for the purpose of determining compliance with the provisions of this section, copies of any such policy or certificates or both issued thereunder, and any advertising material used within the commonwealth in connection with such insurance.

Approved November 11, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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 MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 507.      AN ACT INCREASING THE LIMIT REQUIRING  
 FIRE INSURANCE COMPANIES TO CONTRIBUTE  
 TO CERTAIN COSTS FOR FIRE PROTECTION.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is, in part, to provide immediately for the effective and efficient operation of necessary fire training programs throughout the commonwealth, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience. \_\_\_\_\_

Be it enacted, etc., as follows:

Chapter 175 of the General Laws is hereby amended by striking out section 195, as most recently amended by section 72 of chapter 233 of the acts of 1983, and inserting in place thereof the following section:-

Section 195. Sums for the estimated expenses of the operation of training facilities and curriculum for fire fighting personnel of the Massachusetts Fire Fighting Academy, not to exceed seven hundred and fifty thousand dollars per year, as may be appropriated therefor, shall be paid to the commonwealth by insurance companies writing fire, homeowners multiple peril or commercial multiple peril policies on property situated in the commonwealth within thirty days after notice from the commissioner of such estimated expenses. The commissioner shall apportion such estimated charges among all such companies and shall assess them for the same on a fair and reasonable basis, not to exceed one-fourth of one per cent of their estimated gross premiums on such insurance written on property situated in the commonwealth. The commissioner shall subsequently apportion actual costs among all such companies and shall make assessment adjustments for the same for any variation between estimated and actual costs on a fair and reasonable basis, not to exceed one-fourth of one per cent of their actual gross premium on such insurance written on property situated in the commonwealth. Such estimated and actual costs shall include an amount equal to the cost of fringe benefits as established by the commissioner of administration pursuant to section six B of chapter twenty-nine.

Approved November 22, 1983.

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Chap. 548.        AN ACT INCREASING THE MINIMUM LIMITS OF  
DEPOSITS IN LIEU OF MOTOR VEHICLE LIABILITY  
BONDS ON MOTOR VEHICLE LIABILITY POLICIES.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is to immediately establish an increase in the minimum limits of deposits in lieu of motor vehicle bonds on motor vehicle liability policies, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public safety and convenience. \_\_\_\_\_

Be it enacted, etc., as follows:

SECTION 1. Chapter 90 of the General Laws is hereby amended by striking out section 34D, as most recently amended by section 3 of chapter 670 of the acts of 1970, and inserting in place thereof the following section:-

Section 34D. The applicant for registration may, in lieu of procuring a motor vehicle liability bond or policy, deposit with the state treasurer cash in the amount of ten thousand dollars or bonds, stocks or other evidences of indebtedness satisfactory to said treasurer of a market value of not less than ten thousand dollars as security for the payment by such applicant or by any person responsible for the operation of such applicant's motor vehicle with his express or implied consent of all judgments rendered against such applicant or against such person in actions to recover damages for bodily injuries, including death at any time resulting therefrom, judgments rendered as aforesaid for consequential damages consisting of expenses incurred by a husband, wife, parent or guardian for medical, nursing, hospital or surgical services, or for indemnity, in connection with or on account of such bodily injuries or death, and judgments rendered as aforesaid for contribution as a joint tortfeasor in connection with or on account of such bodily injuries, sustained during the term of registration by any person other than a guest occupant of such motor vehicle or any employee of the owner or registrant of such motor vehicle or of such other person responsible as aforesaid who is entitled to payments or benefits under the provisions of chapter one hundred and fifty-two, and arising out of the ownership, operation, maintenance, control or use of such motor vehicle upon the ways of the commonwealth or in any place therein to which the public has a right of access, to the amount or limit of at least ten thousand dollars on account of any such judgment; provided, however, that if the applicant for registration is engaged in the business of leasing motor vehicles under any system referred to in section thirty-two C, such applicant shall deposit with said treasurer additional security in the amount





or value of at least one thousand dollars for the payment by such applicant or by any person responsible for the operation of such applicant's motor vehicle with his express or implied consent, including such consent imputed under section thirty-two E, of all judgments rendered against such applicant or against such person in actions to recover damages for injury to property and judgments rendered as aforesaid for indemnity, or for contribution as a joint tortfeasor, sustained during the term of registration by any person, and arising out of the ownership, operation, maintenance, control or use upon the ways of the commonwealth of such motor vehicle, to the amount or limit of at least one thousand dollars on account of any such judgment and provided further that no such deposit shall be required in the case of vehicles leased for a term of more than thirty days and the depositor shall in writing authorize the state treasurer to pay over to the insurer assigned a claim under section thirty-four N any and all amounts, including without limitation the reasonable costs of investigating and settling any such claim and such other reasonable expenses expended by it to satisfy a claim for personal injury protection made against it by any person, other than the depositor or members of his household, who is entitled to such payments as a result of the unavailability of personal injury protection benefits on said depositor's motor vehicle. The depositor shall be entitled to the interest accruing on his deposit and to the income payable on the securities deposited and may from time to time with the consent of the state treasurer change such securities. Upon presentation to the state treasurer by an officer qualified to serve civil process or an execution issued on any such judgment against the registrant or other person responsible as aforesaid, said treasurer shall pay, out of the cash deposited by the registrant as herein provided, the amount of the execution, including costs and interest, up to but not in excess of ten thousand dollars. If the registrant has deposited bonds, stocks or other evidences of indebtedness, the state treasurer shall, on presentation of an execution as aforesaid, cause the said securities or such part thereof as may be necessary to satisfy the judgment to be sold at public auction, giving the registrant three days' notice in writing of the time and place of said sale, and from the proceeds of said sale the state treasurer shall, after paying the expenses thereof, satisfy the execution as hereinbefore provided when a cash deposit has been made. Any payment upon an execution by the state treasurer in accordance with the provisions of this section shall discharge him from all official and personal liability whatever to the registrant to the extent of such payment. The state treasurer shall, whenever the amount of such deposit from any cause falls below the amount required by this section, require, at the option of the registrants, the deposit of additional cash or securities up to the amount required by this section or a motor vehicle liability bond or policy as provided in this chapter. Money or securities deposited with the state treasurer under the provisions of this section shall not be subject to attachment or execution except as





provided in this section. The state treasurer shall deposit any cash received under the provisions of this section in a savings bank or the savings department of a trust company or of a national bank within the commonwealth, or on paid-up shares and accounts of and in co-operative banks, or shall use such cash to purchase share accounts in federal savings and loan associations located in the commonwealth.

SECTION 2 This act shall take effect as of January first, nineteen hundred and eighty-four.

Approved December 10, 1983.

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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 562.        AN ACT PROVIDING FOR THE PAYMENT BY  
THE COMMONWEALTH OF NINETY PER CENT OF  
THE HEALTH INSURANCE PREMIUM REQUIRED  
TO BE PAID TO THE INSURANCE COMMISSION  
BY THE SURVIVING SPOUSE OF AN INSURED  
EMPLOYEE OR RETIRED EMPLOYEE.

Be it enacted, etc., as follows:

Chapter 32A of the General Laws is hereby amended by striking out section 11, as most recently amended by section 11 of chapter 958 of the acts of 1977, and inserting in place thereof the following section:-

Section 11. Upon the death of an employee or retired employee insured under this chapter, the surviving spouse may continue the group general or blanket insurance covering himself or his dependents providing hospital, surgical, medical, dental and other health insurance until the remarriage or death of said surviving spouse; provided, however, that application for such insurance coverage shall be filed with the commission and a method for the payment of premiums shall be determined in accordance with its rules and regulations; and provided, further, that said surviving spouse shall pay ten per cent of the monthly premium for such insurance and the commonwealth shall contribute the remaining ninety per cent of said premium subject, where applicable, to reimbursement as provided under section ten B. Said commission shall determine the amount of said premium which may be the entire average group premium for hospital, surgical, medical, dental and other health insurance applicable to an employee, an employee and his dependents, or a premium computed on a basis considered by said commission to be equitable in relation to all insured employees and all former employees who have retired and who have continued such coverage under the provisions of section ten or are insured under the provisions of section ten B.

Approved December 12, 1983.

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Chap. 586.        AN ACT RELATIVE TO THE ELIGIBILITY OF  
                         COUNCILS ON AGING FOR CERTAIN INSURANCE  
                         PURPOSES.

Be it enacted, etc., as follows:

Chapter 175 of the General Laws is hereby amended by inserting after section 110I the following section:-

Section 110J. Nothing in section one hundred and eight, one hundred and ten, one hundred and thirty-three or one hundred and thirty-four shall be construed to apply to or affect or prohibit the issue of (i) any general or blanket or group policy of accident and health insurance, or (ii) any group policy of life insurance, or (iii) any policy of group life and accident and health insurance, to the trustee or trustees of a fund then existing or a fund to be established where the trustee or trustees of such fund are appointed by a council on aging authorized by section eight B of chapter forty. The policy shall specify the persons who are eligible for insurance and the conditions applicable to such insurance. The premiums for the policy shall be entirely paid for by the persons insured under the policy. Any return of premium or other monies by the insurance company to the trustee or trustees shall be applied or used by the trustee or trustees as specified in the trust instrument.

Said council shall be a duly licensed private nonprofit organization under the laws of the commonwealth in order to be eligible under this section. The council and its trustees shall be responsible for the negotiation, implementation, administration and all obligations and liabilities arising out of the contract; provided, however, that said contract shall be subject to the review and approval of the commissioner of insurance.

Approved December 16, 1983.

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Chap. 596.            AN ACT FURTHER REGULATING THE PROVISIONS  
                         OF MOTOR VEHICLE INSURANCE.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is to immediately make certain changes in the law regulating motor vehicle insurance, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience. \_\_\_\_\_

Be it enacted, etc., as follows:

SECTION 1. The second paragraph of section 183 of chapter 6 of the General Laws is hereby amended by striking out the second sentence, as amended by section 2 of chapter 365 of the acts of 1977, and adding the following sentence:- Such records and data disseminated by such plan shall be used exclusively for motor vehicle insurance purposes and criminal law enforcement purposes.

SECTION 2. Section 22E of chapter 175 of the General Laws, as most recently amended by section 9 of chapter 241 of the acts of 1983, is hereby further amended by inserting after the word "occupation", in line 5, the words:- , marital status.

SECTION 3. The sixth paragraph of section 113B of chapter 175 of the General Laws, inserted by section 11 of said chapter 241, is hereby amended by inserting after the word "ninety C", in line 6, the words:- , assignment to a driver alcohol education program. , - and by striking out, in line 6, the word ", unless" and inserting in place thereof the word:- unless.

SECTION 4. Subclause (iv) of clause (7) of paragraph (A) of section 113H of said chapter 175, as appearing in section 17 of said chapter 241, is hereby amended by inserting after the word "claims", in line 3, the words:- after January first, nineteen hundred and eighty-four and.

Approved December 17, 1983.

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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

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Chap. 607.        AN ACT RELATIVE TO GROUP MARKETING OF  
AUTOMOBILE INSURANCE.

Be it enacted, etc., as follows:

Section 193R of chapter 175 of the General Laws, inserted by chapter 1098 of the acts of 1973, is hereby amended by striking out the third paragraph and inserting in place thereof the following paragraph:-

The commissioner shall make and at any time may alter or amend reasonable rules and regulations regarding insurance issued pursuant to a group marketing plan; provided, however, that insurance issued pursuant to a group marketing plan shall be cedeable and the experience of each group plan, both voluntary and ceded, shall be used in determining a company's losses and expenses in accordance with the attribution rules established under the provisions of section one hundred and thirteen H.

Approved December 17, 1983.

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Chap. 632.            AN ACT RELATIVE TO THE BENEFITS PAID TO  
                             ITS MEMBERS AND THEIR SPOUSES BY THE  
                             CAMBRIDGE POLICE MUTUAL AID ASSOCIATION.

Be it enacted, etc., as follows:

The Cambridge Police Mutual Aid Association, a corporation established under the laws of the commonwealth, is hereby authorized, upon the retirement of any member in good standing who has completed twenty-five or more years of service as a permanent officer of the police department of the city of Cambridge, to pay such member such sum, not exceeding ten thousand dollars, as may from time to time be determined by a vote of the Association; provided, however, that such member shall thereupon cease to be a member of said Association and shall not thereafter be entitled to receive any benefits therefrom.

Said Association is further authorized, upon the retirement of a member in good standing who has completed at least one, but less than twenty-five, years of service as a permanent officer of said police department of said city, to pay to such member a sum of money equal to one hundred dollars for each year of service for the first ten years of service plus two hundred and seventy dollars for each year of service in excess of ten years; provided, however, that in no event shall the total amount exceed five thousand dollars; and provided further, that such member shall thereupon cease to be a member of the Association and shall not thereafter be entitled to receive any benefits therefrom.

Said Association is further authorized to pay, to any active member in good standing, upon the death of his spouse, the sum of one thousand dollars; provided, however, that the final payment to such member, upon his retirement, shall be reduced by that amount.

Said Association is further authorized, upon the death of an active member in good standing, to pay to the spouse of such member such sum, not exceeding ten thousand dollars, as may be determined by a vote of the Association.

Approved December 17, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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Chap. 647.            AN ACT FURTHER REGULATING THE LICENSING  
REQUIREMENTS FOR INSURANCE ADVISORS.

Be it enacted, etc., as follows:

SECTION 1. The first paragraph of section 177B of chapter 175 of the General Laws, as most recently amended by section 7 of chapter 1000 of the acts of 1977, is hereby further amended by striking out the first two sentences and inserting in place thereof the following seven sentences:- The commissioner, may, upon payment of the fee prescribed by section fourteen, issue to any applicant meeting the following requirements a license to act as an insurance adviser. The applicant for the license shall file with the commissioner a written application upon a form provided by the commissioner, which shall be executed on oath by the applicant and kept on file by the commissioner. The application shall state the name, age, residence and occupation of the applicant at the time of making the application; his residence, occupation and all business affiliations for the ten years next preceding the date of the application that the applicant intends to hold himself out and carry on business in good faith as an insurance adviser; and such other information as the commissioner may require. The application shall also contain a statement as to the trustworthiness and competency of the applicant, signed by at least three reputable citizens of this commonwealth. The applicant shall appear at a time and place designated by the commissioner and take a written examination prepared and administered by the commissioner or an independent testing service designated by the commissioner, under the direction of the commissioner, who shall fix a passing grade which in his judgment indicates the applicant's ability to perform in a satisfactory manner his duties under the license for which he has applied. The commissioner shall determine or approve any charges to be paid by applicants for the services of any independent testing service designated by the commissioner. The commissioner shall schedule such examinations at least semiannually, with a notice being given three months prior to the examination date.

SECTION 2. Said section 177B of said chapter 175 is hereby further amended by striking out the last paragraph, added by section 2 of chapter 635 of the acts of 1941.

Approved December 20, 1983.

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THE COMMONWEALTH OF MASSACHUSETTS  
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Chap. 655.        AN ACT FURTHER REGULATING MEDICAL SERVICE CORPORATIONS TO PROVIDE BENEFITS FOR THE TREATMENT OF CERTAIN WOMEN, INFANTS AND CHILDREN.

Be it enacted, etc., as follows:

SECTION 1. Section 47C of chapter 175 of the General Laws, as amended by section 1 of chapter 196 of the acts of 1975, is hereby further amended by inserting after the third sentence the following sentence:- Such coverage shall also include those special medical formulas which are approved by the commissioner of the department of public health, prescribed by a physician, and are medically necessary for treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia, or methylmalonic acidemia in infants and children or medically necessary to protect the unborn fetuses of pregnant women with phenylketonuria.

SECTION 2. Section 8B of chapter 176A of the General Laws, as most recently amended by section 1 of chapter 203 of the acts of 1976, is hereby further amended by inserting after the third sentence the following sentence:- Such coverage shall include also those special medical formulas which are approved by the commissioner of the department of public health, prescribed by a physician, and are medically necessary for treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia, or methylmalonic acidemia in infants and children or medically necessary to protect the unborn fetuses of pregnant women with phenylketonuria.

SECTION 3. Section 4C of chapter 176B of the General Laws, as amended by section 2 of chapter 203 of the acts of 1976, is hereby further amended by inserting after the second sentence the following sentence:- Such coverage shall include also those special medical formulas which are approved by the commissioner of the department of public health, prescribed by a physician, and are medically necessary for treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia, or methylmalonic acidemia in infants and children or medically necessary to protect the unborn fetuses of pregnant women with phenylketonuria.

SECTION 4. Section 4 of chapter 176G of the General Laws, as appearing in section 1 of chapter 454 of the acts of 1976, is hereby amended by adding the following sentence:- Such health maintenance contract shall also provide coverage for pregnant women, infants and children as set forth in section forty-seven C of chapter one hundred and seventy-five.

Approved December 20, 1983.



THE DISPOSITION OF ALL INSURANCE LEGISLATION

THE FOLLOWING IS A BREAKDOWN ACCORDING TO NUMERICAL ORDER OF ALL LEGISLATION  
THAT CAME BEFORE THE COMMITTEE.



- S 826 - Petition of Martin T. Reilly for legislation to provide for the designation of an insurance company to provide benefits to providers of service to the Department of Social Services. Hearing date Mar 24 am. Unfavorable report accepted.
- S 842 - Petition of Carol C. Amick for legislation to insure speedy settlement of real property insurance claims. Hearing date Feb 16 am. Unfavorable report accepted.
- S 843 - Petition of George Bachrach, Richard A. Kraus, Peter A. Vellucci and other members of the House of Representatives for legislation to require home care services to be included in group health insurance policies, employee health and welfare funds, group hospital service contracts and group medical service contracts. Hearing date Mar 2 am. New draft, see S2071 .
- S 844 - Petition of Richard J. Dornan and others for legislation to make certain changes in the law relative to motor vehicle liability insurance. Hearing date Feb 23 am. Unfavorable report accepted.
- S 845 - Petition of Jack H. Backman for legislation to provide continued medical coverage upon termination of employment. Hearing date Mar 2 am. New draft, see S2065.
- S 846 - Petition of Louis P. Bertonazzi for legislation to provide for lower insurance rates for persons receiving the benefits of community water fluoridation. Hearing date Mar 2 am. Unfavorable report Joint Rule 10.
- S 847 - Petition of Louis P. Bertonazzi and Anne M. Webster that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the cost-effectiveness of insurance coverage for alcoholism treatment. Hearing date Mar 2 am. Referred to Senate Ways & Means.
- S 848 - Petition of Louis P. Bertonazzi for legislation to provide lower insurance rates for non-smokers. Hearing date Mar 2 am. Unfavorable report accepted.
- S 849 - Petition of Louis P. Bertonazzi for legislation to provide for lower insurance rates for non-drinkers. Hearing date Mar 2 am. Unfavorable report accepted.
- S 850 - Petition of Louis P. Bertonazzi for legislation to increase consumer participation in proceedings affecting medical service corporations and hospital service corporations. Hearing date Mar 7 am. New draft, see S2071.





- S 851 - Petition of Louis Bertonazzi for legislation relative to the right of an employee to change health plans.  
Hearing date Mar 7 am. Favorable report - Third Reading.
- S 852 - Petition of John A. Brennan, Jr., for legislation to provide for payment for employee's evaluating physician in workmen's compensation cases.  
Hearing date Mar 2 am. Unfavorable report accepted.
- S 853 - Petition of John A. Brennan, Jr., and the Massachusetts State Employees Association, by John P. Keefe, president, for legislation relative to the payment of health insurance premiums paid by the surviving spouse of an insured employee or retired employee.  
Hearing date Feb 14 am. New draft, see S2223.
- S 854 - Petition of John A. Brennan, Jr., Norma Silverstein, the Group Against Smoking, by Edward Sweda, and members of the House of Representatives for legislation to reduce insurance rates for nonsmokers.  
Hearing date Mar 2 am. Unfavorable report accepted.
- S 855 - Petition of Robert C. Buell, David Lane and H. Hollis Hunnewell for legislation to amend the licensing requirements for insurance advisors.  
Hearing date Feb 16 am. Chapter 647 of the Acts of 1983.
- S 856 - Petition of Robert C. Buell, Edward A. Haraden, Armand Brouillette and Paul Romano for legislation relative to surcharges under the merit rating plan for motor vehicle insurance.  
Hearing date Feb 23 am. New draft, see H6375.
- S 857 - Petition of Robert C. Buell and Edward H. Rideout, Jr., for legislation to expand the mandatory coverage for motor vehicle liability insurance.  
Hearing date Feb 28 am. Unfavorable report accepted.
- S 858 - Petition of Edward L. Burke for legislation to provide dental service insurance coverage for active and retired state employees and their dependents.  
Hearing date Feb 14 am. Accompanied H132.
- S 859 - Petition of Edward L. Burke and Francis D. Doris for legislation relative to the establishment and operation of health service corporations thereby permitting the merger of hospital service corporations (Blue Cross) and medical service corporations (Blue Shield).  
Hearing date Mar 2 am. New draft, see S2060.
- S 860 - Petition of Edward L. Burke for legislation to provide for the inclusion of mental health and alcoholism benefits in health insurance policies, employees health and welfare funds, hospital service contracts and medical service contracts.  
Hearing date Mar 2 am. Unfavorable report accepted.



- S 862 - Petition of Edward L. Burke for legislation relative to the determination of surcharges for motor vehicle insurance. Hearing date Feb 23 am. New draft, see H6375.
- S 863 - Petition of Gerard D'Amico for legislation relative to the standard valuation of life insurance policies. Hearing date Feb 16 am. Unfavorable report accepted.
- S 864 - Petition of Paul V. Doane and Haden G. Greenhalgh for legislation relative to surcharges on motor vehicle insurance for individuals with more than one policy. Hearing date Feb 23 am. New draft, see H 6375.
- S 865 - Petition of the American Automobile Association, by Richard W. Hoover, and Francis D. Doris for legislation to establish a board of anti-theft standards for automobiles and to provide for publication of a list of anti-theft locks, alarms, and devices for the benefit of the motoring public. Hearing date Feb 28 am. Unfavorable report accepted.
- S 866 - Petition of Francis D. Doris for legislation to amend the formula for fixing the territorial rates for motor vehicle liability insurance. Hearing date Feb 28 am. Unfavorable report accepted.
- S 867 - Petition of Francis D. Doris for legislation to require the Commonwealth to contract with private health insurance carriers. Hearing date Mar 2 am. Unfavorable report accepted.
- S 868 - Petition of Francis D. Doris for legislation to require that homeowner insurance rates be uniform throughout the Commonwealth. Hearing date Feb 16 am. New draft, see S 2071.
- S 869 - Petition of Francis D. Doris for legislation to require all automobile insurers to offer installment financing of premiums. Hearing date Feb 23 am. Unfavorable report accepted.
- S 870 - Petition of Francis D. Doris for legislation to provide that classification of risks and premium charges under the compulsory motor vehicle liability insurance law be uniform throughout the Commonwealth. Hearing date Feb 23 am. Unfavorable report accepted.
- S 871 - Petition of Francis D. Doris that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the methods used in setting automobile insurance rates. Hearing date Feb 23 am. Unfavorable report accepted.





- S 871 - Petition of Daniel J. Foley for legislation relative to medical malpractice insurance.  
Hearing date Mar 9 am. Discharged to Senate Ways & Means.
- S 873 - Petition of Daniel J. Foley for legislation to authorize the Group Insurance Commission to enter into administrative services contracts as an alternative method for payment of medical benefit plans on behalf of active and retired state employees and their dependents.  
Hearing date Feb 14 am. Unfavorable report/recommitted.
- S 874 - Petition of Daniel J. Foley for legislation to require the Commonwealth to contract with private health insurance carriers.  
Hearing date Mar 2 am. Unfavorable report accepted.
- S 875 - Petition of Daniel J. Foley for legislation to adjust the additional group life insurance for both active and retired employees of the Commonwealth.  
Hearing date Feb 14 am. Unfavorable report accepted.
- S 876 - Petition of Daniel J. Foley, Sara J. Robertson and Francis J. McGrath (with the approval of the mayor and city council) for legislation relative to disbursement of motor vehicle insurance proceeds to insureds.  
Hearing date Feb 28 am. Unfavorable report accepted.
- S 877 - Petition of Daniel J. Foley for legislation relative to health maintenance organizations and podiatrist.  
Hearing date Mar 7 am. Favorable report.
- S 878 - Petition of Richard A. Kraus for legislation relative to group health insurance contributions by cities and towns.  
Hearing date Feb 14 am. Unfavorable report accepted.
- S 879 - Petition of Arthur Joseph Lewis, Jr., for legislation to further amend the laws relating to motor vehicle insurance rates.  
Hearing date Feb 23 am. New draft, See H6375.
- S 880 - Petition of Arthur Joseph Lewis, Jr., for legislation relative to the issuance of medical malpractice insurance.  
Hearing date Mar 7 am. Unfavorable report accepted.
- S 881 - Petition of Arthur Joseph Lewis, Jr., for legislation relative to certain motor vehicle liability policies and bonds.  
Hearing date Feb 28 am. Unfavorable report accepted.
- S 882 - Petition of Arthur Joseph Lewis, Jr., and Thomas Mitchell for legislation relative to certain motor vehicle liability policies and bonds.  
Hearing date Feb 28 am. Unfavorable report accepted.



- S 883 - Petition of David H. Locke for legislation to require notice to employees prior to cancellation of group insurance.  
Hearing date Feb 14 am. New draft, see S2071.
- S 884 - Petition of David H. Locke and Robert C. Buell for legislation relative to the insurance of taxicabs.  
Hearing date Feb 28 am. Unfavorable report accepted.
- S 885 - Petition of Francis X. Bellotti, Attorney General of the Commonwealth, and Patricia McGovern for legislation to require the disclosure of the beneficiary of certain fire insurance policies.  
Hearing date Feb 16 am. New draft, see H6126.
- S 886 - Petition of Allan R. McKinnon, Francis H. Woodward, Massachusetts Fair Share, by Carol Gillies, president, and the Independent Insurance Agents of Massachusetts, by Frank Mancini, for legislation to revise the laws relating to motor vehicle insurance.  
Hearing date Feb 23 am. New draft see H 6375.
- S 887 - Petition of Allan R. McKinnon for legislation relative to the definition of insurance broker and insurance agent.  
Hearing date Feb 16 am. Unfavorable report accepted.
- S 888 - Petition of Allan R. McKinnon and Robert C. Buell for legislation to revise the special insurance brokers license affidavit requirements.  
Hearing date Feb 16 am. Chapter 107 Acts of 1983.
- S 889 - Petition of the Massachusetts AFL-CIO, by William A. Cashman, and Allan R. McKinnon for legislation to increase the amount required for self-insurance.  
Hearing date Mar 9 am. Referred to Senate Ways and Means.
- S 890 - Petition of Allan R. McKinnon for legislation to make changes in the law relative to credit insurance sold in conjunction with consumer credit transactions.  
Hearing date Feb 16 am. Unfavorable report, Laid on the table.
- S 891 - Petition of Allan R. McKinnon, Gerard D'Amico, Francis D. Doris and another for legislation to further define those individuals who may provide alcoholism treatment to be covered by group health insurance policies, employee health and welfare funds, group hospital service contracts, and group medical service contracts.  
Hearing date Feb 14 & Mar 7 am. New draft, see S2012.





- S 892 - Petition of Alllan R. McKinnon for legislation to increase the tort threshold.  
Hearing date Feb 28 am. Unfavorable report.
- S 893 - Petition of Allan R. McKinnon for legislation to provide insurance discounts for motor vehicles equipped with speed regulatory devices.  
Hearing date Feb 28 am. New draft, see S2071.
- S 894 - Petition of Allan R. McKinnon for legislation to make corrective changes in the law relative to certain political subdivisions which are self-insurers for certain insurance purposes.  
Hearing date Feb 14 am. Referred to House Ways & Means.
- S 895 - Petition of Linda J. Melconian for legislation to provide a procedure for the approval or disapproval of automobile liability insurance rates by the General Court.  
Hearing date Feb 23 am. Unfavorable report accepted.
- S 896 - Petition of Linda J. Melconisn for legislation to increase the premium for motor vehicle insurance for operators convicted of certain crimes.  
Hearing date Feb 23 am. New draft, see H6375.
- S 897 - Petition of Sharon M. Pollard, Nicholas J. Costello, Frank A. Emilio and Nicholas J. Buglione for legislation relative to motor vehicle insurance.  
Hearing date Feb 23 am. Unfavorable report accepted.
- S 898 - Petition of Sharon M. Pollard and Nicholas J. Costello for legislation relative to the continuation of group insurance benefits for spouse and dependents upon death or involuntary layoff.  
Hearing date Feb 14 am. Unfavorable report accepted.
- S 899 - Petition of Sharon M. Pollard, Nicholas J. Buglione and Nicholas J. Costello for legislation relative to interest payments on death benefits.  
Hearing date Feb 16 am. Accompanied H583.
- S 900 - Petition of Sharon M. Pollard, George Bachrach, Steven Angelo and other members of the General Court for legislation to provide for reimbursement by insurance companies and others for services performed by certified nurse midwives.  
Hearing date Mar 7 am. New draft see S2151.
- S 901 - Petition of Martin T. Reilly that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the methods used in setting automobile insurance rates.  
Hearing date Feb 23 am. Unfavorable report accepted.





- S 902 - Petition of Martin T. Reilly and Denis L. McKenna for legislation to require medical service corporations to provide medical coverage for certain treatment of lymphedema, vascular diseases and similar disorders.  
Hearing date Mar 7 am. Unfavorable report accepted.
- S 903 - Petition of Martin T. Reilly and Denis L. McKenna for legislation to require home care services to be included in group health insurance policies, employees health and welfare funds, group hospital service contracts and group medical service contracts.  
Hearing date Feb 14 & Mar 2 am. New draft, see S2071.
- S 905 - Petition of Philip L. Shea that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the right of citizens to purchase life insurance policies.  
Hearing date Feb 16 am. Reported favorably.
- S 906 - Petition of Joseph F. Timility for legislation relative to the payment of premiums by governmental unity to health maintenance organizations.  
Hearing date Feb 14 am. Unfavorable report accepted.
- S 907 - Petition of Joseph F. Timility for legislation relative to auto body repair shops and motor vehicle insurance claims.  
Hearing date Feb 28 am. Unfavorable report accepted.
- S 908 - Petition of Joseph F. Timility for legislation to require insurance coverage for electrical contractors.  
Hearing date Mar 9 am.
- S 909 - Petition of Joseph B. Walsh for legislation to repeal the authority of insurers to impose surcharges varying the rates and premiums of motor vehicle insurance by a merit rating plan.  
Hearing date Feb 23 am. New draft, see H6375.
- S 910 - Petition of Joseph B. Walsh and Robert D. McNeil for legislation relative to loans from the General Insurance Guaranty Fund.  
Hearing date Feb 16 am. Chapter 243 Acts of 1983.
- S 911 - Petition of Peter C. Webber for legislation to abolish the Motor Vehicle Insurance Merit Rating Board.  
Hearing date 23 am. New draft, see H6375.
- S 912 - Petition of Bernard Cohen, Joseph R. Buttner, Marchie LaGrasta and Robert D. Wetmore for legislation to provide for payment for employee's evaluating physician in workmen's compensation cases.  
Hearing date Mar 2 am. Unfavorable report accepted.



- S 913 - Petition of Robert D. Wetmore for legislation to allow insurance companies to refuse coverage to certain applicants for motor vehicle insurance.  
Hearing date Feb 23 am. New draft, see H6375.
- S 914 - Petition of Robert D. Wetmore and Elizabeth Lawrence for legislation to provide for the election of the insurance commissioner.  
Hearing date Mar 9 am. Unfavorable report accepted.
- S 915 - Petition of Robert D. Wetmore and William P. Koughan for legislation to direct insurers to make payments on hospital and surgical expense and accident and sickness expense coverage within fifteen days of receipt of proof of claim and to pay interest thereafter.  
Hearing date Mar 7 am. Unfavorable report accepted.
- S 1137 - Petition of Robert C. Buell for legislation to permit cities and towns to make certain joint purchases.  
Hearing date Mar 14 am. Referred to Senate Ways & Means.
- S 1170 - Petition of Peter C. Webber for legislation to establish a municipal liability insurance fund.  
Hearing date Feb 16 am. New draft, see S2071.
- S 1842 - Petition of Daniel J. Foley for legislation relative to group marketing of automobile insurance.  
Hearing date Mar 14 am. New draft, see S1971.
- S 2131 - Petition of Daniel J. Foley, Andrew Collaro, Linda J. Melconian and Thomas K. Lynch for legislation relative to non-profit hospital service corporations.  
Hearing date Sep 21 pm. Unfavorable report under Joint Rule 10.
- S 2132 - Petition of Daniel J. Foley for legislation to extend the medical malpractice insurance joint underwriting association.  
Hearing date Sep 21 pm. Chapter 467 of the Acts of 1983.
- S 2243 - Petition of Robert C. Buell for legislation to further clarify automobile insurance collision coverage.  
Unfavorable report under Joint Rule 10.





- H 54 - So much of the recommendations of the Executive Office of Consumer Affairs as relates to the auto damage appraiser licensing board.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 56 - So much of the recommendations of the Executive Office of Consumer Affairs as relates to prohibiting the further sale of health and life insurance coverage by licensed companies under certain out-of-state group policies.  
Hearing date Mar 14 am. New draft, see H6261.
- H 97 - So much of the recommendations of the Executive Office of Elder Affairs as relates to extending medical coverage for former dependents.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 131 - So much of the recommendations of the Group Insurance Commission as relates to authorizing said commission to enter into administrative services contracts as an alternative method for payment of medical benefit plans on behalf of active and retired state employees and their dependents.  
Hearing date Feb 14 am. New draft, see S2247.
- H 132 - So much of the recommendations of the Group Insurance Commission as relates to authorizing said commission to implement a program of dental insurance for active and retired employees of the Commonwealth and their dependents.  
Hearing date Feb 14 am. Senate Ways and Means.
- H 133 - So much of the recommendations of the Group Insurance Commission as relates to authorizing said commission to extend the services of a health maintenance organization to eligible persons age sixty-five and over, including retired employees of the state and municipalities, and to provide supplemental services with no premium contribution by the Commonwealth.  
Hearing date Feb 14 am. Referred to House Ways and Means.
- H 134 - So much of the recommendations of the Group Insurance Commission as relates to providing for the payment by the Commonwealth of ninety per cent of the health insurance premium required to be paid to said commission by the surviving spouse of an insured employee or retired employee.  
Hearing date Feb 14 am. Accompanied S853.
- H 209 - So much of the recommendations of the Department of Public Welfare as relates to the right of said department to reimbursement for certain medical expenses.  
Hearing date Mar 2 am. Unfavorable report accepted.



- H 317 - So much of the recommendations of the Department of the State Treasurer as relates to increasing the minimum limits of deposits in lieu of motor vehicle liability bonds on motor vehicle liability policies.  
Hearing date Feb 23 am. Chapter 548 of the Acts of 1983.
- H 319 - So much of the recommendations of the Department of the State Treasurer as relates to further regulating deposits by certain insurance companies.  
Hearing date Mar 14 am. Referred to Senate Ways and Means.
- H 389 - Petition of Nicholas J. Buglione relative to insurance coverage for non-resident motorists operating motor vehicles in the Commonwealth.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 390 - Petition of Robert Hathaway for legislation relative to motor vehicle insurance options.  
Hearing date Feb 23 am. New draft, see H6375.
- H 391 - Petition of Thomas P. White for legislation relative to the licensing of insurance agents and brokers.  
Hearing date Feb 16 am. Unfavorable report accepted.
- H 392 - Petition of Thomas P. White for legislation relative to authorizing municipalities and private employers to establish group self-insurance trust funds.  
Hearing date Mar 9 am. Accompanied H6368.
- H 393 - Petition of Retired State, County & Municipal Association of Mass. and Francis H. Woodward for legislation to provide fifty per cent contribution by the Commonwealth towards premiums applicable to the additional group life insurance for active and retired employees of the Commonwealth and the removal of termination of coverage upon attainment of age seventy.  
Hearing date Feb 14 am. Referred to House Ways & Means.
- H 394 - Petition of the Retired State, County & Municipal Employees Association of Mass. and Francis H. Woodward for legislation to provide for group life and accidental death and dismemberment insurance for elderly governmental retirees.  
Hearing date Feb 14 am. Referred to House Ways & Means.
- H 395 - Petition of the Retired State, County & Municipal Association of Mass. and Francis H. Woodward that provision be made for payment by the Commonwealth of ninety percent of the health insurance premium required to be paid to the Group Insurance Commission by the surviving spouse of an insured or retired employee.  
Hearing date Feb 14 am. Accompanied S853.





- H 576 - Petition of Theodore J. Aleixo, Jr., relative to the offsetting of unpaid premiums from amounts owed on claims.  
Hearing date Mar 9 am. Chapter 328 of the Acts of 1983.
- H 577 - Petition of Theodore J. Aleixo, Jr., relative to the limits of liability for uninsured and underinsured motor vehicle coverage.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 578 - Petition of Theodore J. Aleixo, Jr., relative to the cancellation of certain automobile insurance policies.  
Hearing date Feb 23 am. Chapter 424 of the Acts of 1983.
- H 579 - Petition of Theodore J. Aleixo, Jr., relative to contracts of insurance against losses by fire.  
Hearing date Feb 16 am. Unfavorable report accepted.
- H 580 - Petition of William A. Carey for legislation to authorize insurance companies to invest in mortgage pass through certificates.  
Hearing date Mar 14 am. Favorable report.
- H 581 - Petition of William A. Carey relative to the licensing requirements for insurance agents.  
Hearing date Feb 16 am. Favorable report, laid before Governor.
- H 582 - Petition of William A. Carey, Robert J. Rohan, Alfred A. Minahan, Jr., John P. Burke and Williams D. Mullins for legislation to authorize municipal electric departments to establish self-insurance trust funds.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 583 - Petition of William R. Keating and another relative to requiring life insurance companies to pay interest on certain claims.  
Hearing date Feb 16 am. Chapter 291 of the Acts of 1983.
- H 584 - Petition of Robert D. McNeil for legislation to revise the laws relating to motor vehicle insurance.  
Hearing date Feb 23 am. New draft, See H6375.
- H 585 - Petition filed at the request of James J. Connelly for legislation to further provide for certain medical service insurance coverage for certain employees and their survivors.  
Hearing date Mar 2 am. Unfavorable report accepted.
- H 756 - Petition of Theodore J. Aleixo, Jr., for legislation to place the cost of administering the Workmen's Compensation Act on insurers and self-insurers.  
Hearing date Mar 9 am. Referred to House Ways & Means.





- H 757 - Petition of Theodore J. Aleixo, Jr., for legislation to increase the amount required of a self-insurer.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 758 - Petition of Theodore J. Aleixo, Jr., for legislation to restrict the licenses of self-insurers.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 759 - Petition of Theodore J. Aleixo, Jr., for legislation to increase the amount of group life insurance for state employees.  
Hearing date Feb 14 am. Unfavorable report accepted.
- H 760 - Petition of Theodore J. Aleixo, Jr., that provision be made for continuing coverage of group insurance for county employees who become state employees under the court reform act, so-called.  
Hearing date Feb 14 am. Unfavorable report accepted.
- H 761 - Petition of Henry R. Grenier relative to the filing fees for an appeal of a surcharge for motor vehicle insurance claims.  
Hearing date Feb 23 am. New draft, see H6375.
- H 762 - Petition of Henry R. Grenier for legislation to revise the laws relating to motor vehicle insurance.  
Hearing date Feb 23 am. New draft, see H6375.
- H 763 - Petition of the Massachusetts Fire Training Council and Robert Emmet Hayes relative to increasing the limit requiring fire insurance companies to contribute to certain costs for fire protection.  
Hearing date Feb 16 am. Chapter 507 of the Acts of 1983.
- H 764 - Petition of Theodore C. Speliotis relative to prohibiting the establishment or enforcement of production quotas for debit agents.  
Hearing date Feb 16 am. Unfavorable report accepted.
- H 916 - Petition of Theodore J. Aleixo, Jr., Joan M. Menard and another for an investigation and study by a special commission (including members of the General Court) relative to nonprofit hospital and medical service corporations.  
Hearing date Apr 4 am. Referred to House Ways & Means.
- H 943 - Petition of Theodore J. Aleixo, Jr., and another relative to restricting the jurisdiction of the Rate Setting Commission in certain industrial accident cases.  
Hearing date Mar 14 am. Referred to Senate Ways & Means.



- H 944 - Petition of Theodore J. Aleixo, Jr., and Salvatore F. DiMasi to increase the minimum limits of liability under motor vehicle liability bonds and motor vehicle liability policies. Hearing date Feb 28 am. New draft, see H6262.
- H 945 - Petition of William A. Carey and another relative to the regulation and control of the conduct of insurers not authorized to conduct the business of insurance within the Commonwealth. Hearing date Mar 14 am. Favorable report.
- H 946 - Petition of Steven D. Pierce relative to motor vehicle insurance surcharges. Hearing date Feb 23 am. New draft, see H6375.
- H 947 - Petition of Robert J. Rohan that the Commissioner of Insurance be directed to re-establish an insurance office in the western part of the Commonwealth. Hearing date Mar 9 am. Unfavorable report accepted
- H 948 - Petition of Angelo M. Scaccia for legislation to provide for a discount on automobile insurance following the successful completion of a driver education and training course. Hearing date Feb 23 am. Unfavorable report accepted.
- H 949 - Petition of Francis H. Woodward and another that the salaries of officers of domestic insurance companies be approved by a vote of the board of directors. Hearing date Mar 14 am. New draft, see H6263.
- H 950 - Petition of Francis H. Woodward and another for legislation relative to the replacement of life insurance. Hearing date Feb 16 am. Favorable report.
- H 951 - Petition of Theodore J. Aleixo, Jr., and another for legislation to define expert witnesses in certain medical malpractice proceedings. Hearing date Mar 28 pm. Accompanied H6537.
- H 952 - Petition of Theodore J. Aleixo, Jr., and another relative to the period of limitations for medical malpractice actions. Hearing date Mar 28 pm. Accompanied H6537.
- H 1122 - Petition of William A. Carey relative to increasing the tort threshold and tort benefit limit under the no-fault vehicle insurance law. Hearing date Feb 28 am. Unfavorable report accepted.

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- H 1123 - Petition of William A. Carey for the establishment of a Massachusetts life and health insurers insolvency fund.  
Hearing date Mar 14 am. Unfavorable report accepted
- H 1124 - Petition of Roger R. Goyette for legislation to regulate boat-owners insurance.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 1125 - Petition of Robert D. McNeil for legislation to increase the amount and term of insurance on debtors of a bank, association, financial or other institution.  
Hearing date Feb 16 am. Accompanied H1127.
- H 1126 - Petition of Francis H. Woodward that provision be made for the regulation of credit life insurance and credit accident health insurance.  
Hearing date Feb 16 am. Accompanied H1127.
- H 1127 - Petition of Francis H. Woodward for legislation to make changes in law relative to credit insurance sold in conjunction with consumer credit transactions.  
Hearing date Feb 16 am. New draft, See H6865.
- H 1128 - Petition of Raymond L. Flynn and W. Paul White for legislation to provide that classifications of risks and premium charges for motor vehicle liability insurance be uniform throughout the Commonwealth.  
Hearing date Feb 23 am. Unfavorable report accepted.
- H 1297 - Petition of William D. Benson relative to discounts for certain motor vehicle insurance.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 1298 - Petition of Argeo P. Celluci that provision be made for the extension of medical benefits under certain group insurance policies.  
Hearing date Mar 2 am. Unfavorable report accepted.
- H 1299 - Petition of Sherman W. Saltmarsh, Jr., relative to further regulating insurance benefits for residence of multi-family residential property.  
Hearing date Feb 16 am. Unfavorable report accepted.
- H 1300 - Petition of Sherman W. Saltmarsh, Jr., relative to further regulating the payment of insurance proceeds pursuant to a municipal lien.  
Hearing date Mar 9 am. Unfavorable report accepted.



- H 1497 - Petition of Charles F. Flaherty, Jr., that insurance companies authorized to do business in the Commonwealth be required to report unsafe and dangerous products to the Consumers' Council.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 1498 - Petition of Roger R. Goyette for legislation to reduce the incidence of auto theft in the Commonwealth.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 1499 - Petition of the Service Employees International Union Local 509, AFL-CIO and Thomas R. Lussier that the Group Insurance Commission be directed to provide state employees, retirees and their dependents with dental coverage and oral surgical services.  
Hearing date Feb 14 am. Accompanied H132.
- H 1702 - Petition of Barbara E. Gray relative to amending the health insurance laws to provide for continuing coverage for spouses of deceased persons.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 1703 - Petition of Robert D. McNeil relative to further regulating the payment of certain vehicle damage claims.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 1704 - Petition of Joseph M. Navin for legislation to double the benefits of life insurance policies payable to police officers killed in the line of duty while wearing bullet proof vests.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 1705 - Petition of W. Paul White relative to benefits for subscribers to non-profit hospital service corporations.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 1706 - Petition of Francis H. Woodward for legislation to provide for a discount on automobile insurance following the successful completion of a driver education and training course.  
Hearing date Feb 23 am. Unfavorable report accepted.
- H 1701 - Petition of Francis H. Woodward relative to further regulating legal services insurance plans.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 1859 - Petition of James J. Craven, Jr., for legislation to provide for the coverage of dental benefits to all state employees under Blue Cross and Blue Shield.  
Hearing date Mar 14 am. Unfavorable report accepted.





- H 1860 - Petition of James J. Craven, Jr., relative to liability insurance for taxicabs.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 2014 - Petition of David B. Cohen and Thomas M. Gallagher for legislation to revise the laws relating to motor vehicle insurance.  
Hearing date Feb 23 am. Unfavorable report accepted.
- H 2015 - Petition of Thomas M. Finneran for legislation to repeal the limitation on savings bank life insurance.  
New draft, See H6326. Hearing date Feb 16 am.
- H 2016 - Petition of Robert L. Howarth for legislation to revise the laws relative to motor vehicle insurance.  
Hearing date Feb 23 am. New draft, see H6375.
- H 2017 - Petition of John C. McNeil that provision be made for lower insurance rates for non-smokers.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 2018 - Petition of Richard T. Moore relative to increasing the amount of insurance on the purchase of a new or used motor vehicle on debtors of a bank, association, financial or other institution.  
Hearing date Mar 14 am. Accompanied H1127.
- H 2019 - Petition of the State Lottery Commission, Richard J. Rouse and another that said commission be authorized to insure the property of said commission.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 2020 - Petition of Gregory W. Sullivan relative to motor vehicle liability insurance on commercial vehicles.  
Hearing date Feb 23 am. New draft, see H6869.
- H 2161 - Petition of John F. Cusack and Andrew J. Rogers, Jr., relative to further defining persons who provide alcoholism treatment to be covered by group health insurance policies, employees health and welfare funds, group hospital service contracts and group medical service contracts.  
Hearing date Mar 14 am. New draft, see S2012.
- H 2162 - Petition of Thomas M. Gallagher, William D. Benson, John A. Businger, John F. Cusack, Andrew J. Rogers, Jr., and Allan R. Chiocca that provision be made for the continued health insurance coverage of employees terminated because of closings, relocations or reduction in operations.  
Hearing date Mar 14 am. Referred to House Ways and Means.





- H 2163 - Petition of Thomas M. Gallagher, Philip W. Johnston, John A. Businger, Doris Bunte and Byron Rushing for an investigation and study by a special commission (including members of the General Court) relative to determining the feasibility of establishing an auto insurance company owned and operated by the Commonwealth.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 2349 - Petition of Robert B. Ambler for legislation to increase basic insurance coverage for public employees.  
Hearing date Mar 14 am. Referred to House Ways and Means.
- H 2350 - Petition of Michael F. Flaherty for legislation to require certain information on real property insurance to be filed with the office to the Commissioner of Insurance.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 2351 - Petition of Bruce N. Freeman for legislation to further authorize joint agreements among governmental units relative to insurance.  
Hearing date Mar 14 am. Accompanied H6368.
- H 2352 - Petition of Bruce N. Freeman relative to coverage under group accident and health policies insuring students in public institutions of higher education.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 2353 - Petition of Haden G. Greenhalgh, Forrester A. Clark, Jr., Frances F. Alexander and Michael W. Morrissey that members of councils on aging be made eligible for group insurance.  
Hearing date Mar 14 am. New draft, H6264.
- H 2721 - Petition of James G. Collins for legislation to designate "lofenolac" and "phenyl-free" made by the Mead-Johnson Company as prescription drugs for purposes of health insurance coverage.  
Hearing date Mar 2 am. New draft H6374.
- H 2722 - Petition of James G. Collins relative to the effective date of certain insurance issued to state employees.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 2932 - Petition of Theodore J. Aleixo, Jr., for legislation relative to the payment of the proceeds of insurance policies.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 2933 - Petition of William R. Keating, John F. Cox, and Michael W. Morrissey for legislation to further authorize joint agreements among governmental units relative to insurance.  
Hearing date Mar 14 am. Accompanied H6368.



- H 2934 - Petition of William R. Keating, John F. Cox, Michael W. Morrissey and Kenneth M. Lemanski that provision be made for a fire insurance rebate for the installation of certain smoke detection systems in homes.  
Hearing date Mar 9 am. Accompanied H6368.
- H 2935 - Petition of J. Bert Swain for legislation to protect insured persons from unfair claim settlement practices.  
Hearing date Mar 9 am. Accompanied H6368.
- H 3091 - Petition of John F. Cusack and Mary Jane Gibson relative to group health insurance contributions by cities and towns.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 3092 - Petition of Bruce N. Freeman that provision be made for coterminous renewal of motor vehicle registrations.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 3093 - Petition of Bruce N. Freeman that members of councils on aging be made eligible for group insurance.  
Hearing date Mar 14 am. New draft, See H6264.
- H 3094 - Petition of Bruce N. Freeman relative to pre-existing health conditions under certain group accident and health insurance policies insuring students attending educational institutions.  
Hearing date Mar 14 am. Referred to Senate Ways and Means.
- H 3095 - Petition of William F. Galvin that life insurers be required to furnish certain cost disclosure information to purchasers of life insurance.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 3096 - Petition of the Massachusetts Co-operative Bank League and Mark E. Lawton relative to the insurance of certain loans made by banks.  
Hearing date Mar 14 am. Unfavorable report under Joint Rule 10.
- H 3097 - Petition of Raymond F. Wheeler, Andrew J. Rogers, Jr., and John F. Cusack for legislation to further regulate the cancellation of certain fire insurance policies and contracts.  
Hearing date Mar 9 am. Favorable report.
- H 3287 - Petition of John F. Cusack for legislation relative to granting a freedom of choice of health insurance for certain consumers.  
Hearing date Mar 2 am. Favorable report.
- H 3288 - Petition of William R. Keating for legislation relative to credit life insurance.  
Hearing date Mar 14 am. Accompanied H 1127.





- H 3289 - Petition of Emanuel G. Serra for legislation to establish minimum standards to be utilized by the Commissioner of Insurance in projecting investment income in fixing and establishing premiums by motor vehicle insurance companies. Hearing date Feb 23 am. Unfavorable report accepted.
- H 3508 - Petition of Robert A. Cerasoli relative to the time limit for reporting of accidents under the merit rating system. Hearing date Feb 23 am. New draft, see H6375.
- H 3509 - Petition of Alfred A. Minahan, Jr., relative to including licensed independent clinical social workers as providers of mental health services in private health insurance policies. Hearing date Mar 2 am. Unfavorable report accepted.
- H 3510 - Petition of Alfred A. Minahan, Jr., relative to group insurance for state employees or retirees upon reaching seventy years of age. Hearing date Mar 14 am. Unfavorable report accepted.
- H 3511 - Petition of Richard T. Moore for legislation to further regulate the licensing of insurance agents and brokers. Hearing date Mar 9 am. Unfavorable report accepted.
- H 3512 - Petition of Nicholas A. Paleologos and another relative to requiring insurance companies to place an amount equal to any unsettled claims in an interest bearing escrow account. Hearing date Feb 23. Unfavorable report accepted.
- H 3513 - Petition of Emanuel G. Serra for legislation to provide that automobile insurance premiums be based on individual driving records. Hearing date Feb 23 am. New draft, see H6375.
- H 3514 - Petition of Emanuel G. Serra relative to insurable interest in certain vehicles. Hearing date Feb 23 am. Unfavorable report accepted.
- H 3515 - Petition of Gregory W. Sullivan for legislation to create an auto body repair advisory board in the Division of Insurance. Hearing date Feb 28 am. Unfavorable report accepted.
- H 3516 - Petition of Gregory W. Sullivan relative to the payment of premiums to health maintenance organizations. Hearing date Mar 14 am. Unfavorable report accepted.

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- H 3692 - Petition of Robert a. Cerasoli relative to including licensed independent clinical social workers as providers of mental health services in private health insurance policies.  
Hearing date Mar 2 am. Unfavorable report accepted.
- H 3693 - Petition of Michael W. Morrissey for legislation to require licensed plumbers and gas fitters to procure liability insurance.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 3694 - Petition of Mary Jeanette Murray and Thomas F. Brownell relative to further defining persons who provide alcoholism treatment to be covered by group health insurance policies, employees health and welfare funds, group hospital service contracts and group medical service contracts.  
Hearing date Mar 7 am. Referred to Senate Ways and Means.
- H 3695 - Petition of Richard A. Voke relative to the insurance of motor vehicle liability insurance and reform of the Joint Underwriting Association.  
Hearing date Feb 23. New draft, See H6375.
- H 3852 - Petition of Raymond A. Jordan, Jr., and Kevin W. Fitzgerald for legislation to regulate the payment of proceeds by insurance companies on motor vehicle death claims.  
Hearing date Feb 23 am. Unfavorable report accepted.
- H 3853 - Petition of Raymond A. Jordan, Jr., and Kevin W. Fitzgerald that provision be made for prompt settlement of motor vehicle liability claims.  
Hearing date Feb 23 am. Unfavorable report accepted.
- H 3854 - Petition of Raymond A. Jordan, Jr., for legislation to prohibit geographic discrimination in the granting of homeowners insurance.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 3855 - Petition of Stephen J. Karol, A. Joseph DeNucci, Philip Travis, Forester A. Clark, Jr., and Kenneth M. Lemanski relative to continuity of psychotherapy treatment for all persons sixty-five years of age or older covered by health insurance.  
Hearing date Mar 7 am. Unfavorable report accepted.
- H 3872 - Petition of Howard C. Cahoon, Jr., for legislation to allow cities and towns to establish municipal liability insurance fund accounts.  
Hearing date Mar 14 am. Accompanied H6368.

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- H 4033 - Petition filed at the request of Melvin E. Silberstein for legislation to require compulsory motor vehicle liability insurance for each licensed operator instead of each motor vehicle for the purpose of establishing just and reasonable insurance rates.  
Hearing date Feb 23 am. New draft, See H6375.
- H 4034 - Petition of Walter A. DeFilippi, William D. Mullins and Steven D. Pierce relative to further regulating the imposition of surcharges on motor vehicle insurance policies.  
Hearing date Feb 23 am. New draft, See H6375.
- H 4035 - Petition of Walter A. DeFilippi and Michael P. Walsh relative to further regulating the imposition of surcharges on motor vehicle insurance policies.  
Hearing date Feb 23 am. New draft, see H6375.
- H 4036 - Petition of Kenneth M. Lemanski for legislation to require insurers to notify the Massachusetts Rehabilitation Commission of names of workers disabled for six months.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 4037 - Petition of Vincent J. Piro relative to the premium tax paid to special insurance brokers.  
Hearing date Mar 9 am. Favorable report.
- H 4038 - Petition of the Associated General Contractors of Massachusetts, Inc., and Vincent J. Piro for legislation to allow employers to form mutual insurance associations.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 4039 - Petition of Vincent J. Piro for legislation to prohibit discriminatory practices against chiropractors under insurance contracts.  
Hearing date Mar 7 am. New draft, see H6737.
- H 4040 - Petition of Vincent J. Piro relative to the freedom of choice in the selection of vision care insurance.  
Hearing date Mar 7 am. Referred to Senate Ways and Means.
- H 4041 - Petition of Vincent J. Piro for an investigation by a special commission (including members of the General Court) relative to licensing requirements for agents and brokers.  
Hearing date Mar 9 am. Referred to House Ways and Means.
- H 4042 - Petition of Vincent J. Piro relative to the rates for motor vehicle insurance charged to physically handicapped persons.  
Hearing date Feb 28 am. Accompanied H6368.



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- H 4043 - Petition of Andrew J. Rogers, Jr., Barbara E. Gray, Edward L. Burke and Joseph M. Connolly that insurance companies be required to issue accident and sickness insurance policies to certain public employees retired for reasons of disability. Hearing date Mar 14 am. Unfavorable report accepted.
- H 4044 - Petition of Andrew J. Rogers, Jr., for legislation to require timely notification of accident reports to insurance companies or agents. Hearing date Feb 23 am. Unfavorable report accepted.
- H 4229 - Petition of Eva Peretsman, Lawrence R. Alexander and Paul Kollios that members of councils on aging be made eligible for group insurance. Hearing date Mar 14 am. New draft, see H6264.
- H 4230 - Petition of Lawrence R. Alexander and other members of the House that provision be made for lower insurance rates for non-smokers. Hearing date Mar 2 am. Unfavorable report accepted.
- H 4231 - Petition of Lawrence R. Alexander for legislation to increase the amount of policies which savings and insurance banks may have in force at any one time on any one life. Hearing date Mar 14 am. New draft, see H6326.
- H 4232 - Petition of Nicholas J. Costello relative to the imposition of surcharges under the motor vehicle insurance law. Hearing date Feb 23 am. New draft, See H6375.
- H 4233 - Petition of A. Joseph DeNucci that life insurance companies be required to communicate with certain policyholders whose insurance or annuity has been paid in full. Hearing date Mar 14 am. Unfavorable report accepted.
- H 4234 - Petition of Andrew S. Natsios and other members of the House relative to authorizing governmental units to enter into joint agreements in order to provide insurance. Hearing date Mar 14 am. Accompanied H6368.
- H 4235 - Petition of Bruce E. Wetherbee for legislation to establish minimum standards to be utilized by the Commissioner of Insurance in projecting investment income in fixing and establishing premiums by motor vehicle insurance companies. Hearing date Feb 23 am. Referred to House Ways and Means.
- H 4397 - Petition of the Massachusetts Association for Mental Health Inc., A. Joseph DeNucci and George Bachrach for legislation to increase minimum health insurance coverage for out patient mental health benefits. Hearing date Mar 2 am. New draft, See S2012.

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- H 4398 - Petition of Lucile P. Hicks, other members of the General Court and another for legislation to further amend the health insurance laws to provide for continuing coverage for divorced or separated spouses.  
Hearing date Mar 7 am. New draft, see H6236.
- H 4399 - Petition of the Massachusetts Teachers Association, Thomas R. Lussier and Mary Jane Gibson relative to the negotiability of group insurance benefits.  
Hearing date Mar 14 am. Unfavorable report accepted.
- H 4400 - Petition of Michael W. Morrissey for legislation to require persons engaged in the business of plumbing and gas fitting to file evidence of liability insurance coverage.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 4401 - Petition of William D. Mullins relative to timely payment of insurance claims.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 4402 - Petition of John E. Murphy, Jr., and Frederick E. Berry for legislation to extend certain coverage of accident and sickness insurance.  
Hearing date Mar 2 am. Favorable report.
- H 4403 - Petition of Bruce E. Wetherbee for an investigation by a special commission (including members of the General Court) relative to the insuring and bonding of persons using explosive devices.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 4534 - Petition of Charles Robert Doyle that classifications of risks and premium charges under the compulsory motor vehicle insurance law be uniform throughout the Commonwealth.  
Hearing date Feb 23 am. Unfavorable report accepted.
- H 4535 - Petition of Arthur J. McKenna relative to authorizing the Commissioner of Insurance to establish and maintain an office of said division on the premises of the Western Massachusetts Hospital in the city of Westfield.  
Hearing date Mar 9 am. Referred to House Ways and Means.
- H 4766 - Petition of Raymond A. Jordan, Jr., relative to health insurance coverage for a divorced spouse.  
Hearing date Mar 7 am. Unfavorable report accepted.
- H 4767 - Petition of Kenneth M. Lemanski relative to certain health insurance coverage to persons reaching the age of sixty-five.  
Hearing date Mar 7 am. Unfavorable report accepted.

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- H 4952 - Petition of the Massachusetts Building Trades Council, AFL-CIO, for legislation to provide that certain health insurance coverage shall terminate due to the remarriage of the former spouse of a group member.
- H 4953 - Petition of Kevin P. Blanchette and another for legislation to require disclosure of motor vehicle insurance coverage to claimants.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 4954 - Petition of Paul E. Caron relative to directing the Commissioner of Insurance to promulgate rules and regulations providing group motor vehicle insurance.  
Hearing date Feb 28 am. Accompanied H6368.
- H 4955 - Petition of Forrester A. Clark, Jr., for legislation to regulate motor vehicle collision claims.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 4956 - Petition of Walter A. DeFilippi relative to the imposition of surcharges on motor vehicle insurance policies.  
Hearing date Feb 28 am. New draft, See H6375.
- H 4957 - Petition of John R. Driscoll and another for legislation to provide that monies collected as merit rating surcharges shall be used to reduce the deficit of the Motor Vehicle Reinsurance Facility.  
Hearing date Feb 28 am. New draft, See H6375.
- H 4958 - Petition of Mary Jane Gibson, other members of the General Court and others for legislation to prohibit discrimination relative to insurance contracts.  
Hearing date Mar 7 am & Mar 14. Referred to House Ways and Means.
- H 4959 - Petition of Mary Jane Gibson, other members of the General Court and others relative to prohibiting discrimination in disability insurance policies and the determination of premiums and benefits payable relative to disability insurance policies.  
Hearing date Mar 14 am. Referred to House Ways and Means.
- H 4960 - Petition of Roger R. Goyette relative to directing the Commissioner of Insurance to promulgate rules and regulations requiring motor vehicle insurance policies to provide for so-called stated values of motor vehicles.  
Hearing date Feb 28 am. Unfavorable report accepted.



- H 4961 - Petition of John Gray and another for legislation to require insurance company agents to quote prices for collision and comprehensive insurance.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 4962 - Petition of Paul Kollios for legislation to require motor vehicle insurance companies to notify senior citizens of the discount rate for motor vehicle insurance applicable to persons sixty-five years of age or older.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 4963 - Petition of Michael J. McGlynn for legislation to regulate the cancellation of hospital and health care insurance.  
Hearing date Mar 7 am. Unfavorable report accepted.
- H 4964 - Petition of Charles E. Silvia for legislation to abolish the merit rating plan for motor vehicle insurance.  
Hearing date Feb 28. New draft, See H6375.
- H 5145 - Petition of Richard Bonofiglio and Andrew Collaro relative to changes of coverage and premiums in motor vehicle liability policies.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 5146 - Petition of Richard Bonofiglio and Andrew Collaro relative to the cancellation of coverage under insurance policies.  
Hearing date Mar 9 am. Favorable report accepted.
- H 5147 - Petition of Roger R. Goyette for legislation to prohibit the imposition of a surcharge on motor vehicle insurance until the fourth moving violation.  
Hearing date Feb 28 am. New draft, See H6375.
- H 5148 - Petition of Roger R. Goyette for legislation to require motor vehicle insurers to pay fair market value or offer replacement vehicles for total losses.  
Hearing date Feb 28 am. Unfavorable report accepted.
- H 5149 - Petition of Roger R. Goyette relative to regulating the cancellation of motor vehicle insurance.  
Hearing date Feb 28 am. Accompanied H6368.
- H 5150 - Petition of Robert L. Howarth for legislation to prohibit discriminatory practices against chiropractors under insurance contracts.  
Hearing date Mar 7 am. Discharged to House Ways and Means.



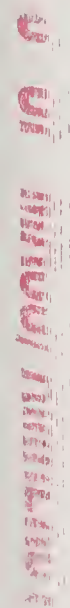


- H 5151 - Petition filed at the request of Francis Santosuosso relative to motor vehicle insurance surcharges.  
Hearing date Feb 28 am. New draft, See H6375.
- H 5152 - Petition of William D. Mullins for legislation to provide for the prompt payment of claims under accident and sickness insurance policies.  
Hearing date Mar 7 am. Unfavorable report accepted.
- H 5153 - Petition of Michael J. Rea, Jr., and another for legislation to direct the Commissioner of Insurance to establish health care districts and set rates within each district.  
Hearing date Mar 7 am. Unfavorable report accepted.
- H 5351 - Petition of Marie J. Parente for an investigation by a special commission (including members of the General Court) relative to motor vehicle liability insurance surcharges and the merit rating system.  
Hearing date Feb 28 am. New draft, See H6375.
- H 5352 - Petition of Marie J. Parente and another for legislation to require all employers to provide health insurance for employees.  
Hearing date Mar 7 am. Unfavorable report accepted.
- H 5353 - Petition of Elsie Larrabee relative to the imposition of a surcharge for persons operating motor vehicles without wearing a designated prosthesis device.  
Hearing date Feb 28 am. New draft, See H6375.
- H 5354 - Petition of Thomas P. White, John P. Burke and another for an investigation by a special commission (including members of the General Court) relative to the merit rating surcharges for motor vehicle insurance.  
Hearing date Feb 28 am. New draft, see H6375.
- H 5539 - Petition filed at the request of Melvin L. Silberstein for legislation to prohibit the use of geographical location in setting motor vehicle insurance rates.  
Hearing date Mar 9 am. Unfavorable report accepted.
- H 5540 - Petition of A. Joseph DeNucci that the Group Insurance Commission be directed to purchase a disability insurance program for employees of the Commonwealth.
- H 5541 - Petition of Thomas M. Finneran for legislation to require Blue Cross & Blue Shield to charge the same premiums for purchasers of individual policies as charged to persons purchasing group coverage.  
Hearing date Mar 14 am. Unfavorable report accepted.





- H 5542 - Petition of Thomas M. Finneran that insurance companies be required to reimburse cities and towns a certain sum of money to offset the cost of police and fire protection. Hearing date Mar 9 am. Unfavorable report accepted.
- H 5543 - Petition of Thomas M. Finneran relative to the insurance of motor vehicle liability insurance and providing for reform of the Joint Underwriting Association. Hearing date Mar 9 am. Unfavorable report accepted.
- H 5544 - Petition of Roger R. Goyette relative to assessment of motor vehicle insurance surcharges. Hearing date Mar 9 am. New draft, see H6375.
- H 5545 - Petition of the Professional Fire Fighters of Mass. for legislation to increase the contribution of insurance companies for certain costs of fire protection. Hearing date Mar 9 am. Unfavorable report accepted.
- H 5546 - Petition of the Professional Fire Fighters of Mass. for legislation to require insurance companies to insure public buildings which have been properly inspected. Hearing date Mar 9 am. Unfavorable report accepted.
- H 5722 - Petition of Robert A. Ambler for legislation to make certain changes in the motor vehicle insurance laws. Hearing date Feb 23 am. New draft, See H6375.
- H 5723 - Petition of James T. Brett for legislation to allow retirees from the retirement system of the Commonwealth to be eligible for membership in the state health insurance program. Hearing date Mar 14 am. Unfavorable report accepted.
- H 5724 - Petition of Steven D. Pierce, Michael P. Walsh, William D. Mullins and Walter A. DeFilippi relative to group insurance coverage for employees of Hampden County. Hearing date Mar 14 am. Accompanied H6368.
- H 5753 - Petition of Arthur J. Missan and Lawrence R. Alexander for legislation to require that persons convicted of drunk driving be required to maintain higher bodily injury insurance coverage before such persons are reinstated with licenses to operate motor vehicles. Hearing date Mar 23 am. Unfavorable report accepted.



- H 5829 - Petition of F. M. Clynes and David R. Nelson for legislation to restrict the imposition of motor vehicle merit rating surcharges on certain vehicles.  
Hearing date Mar 9 am. New draft, see H6375.
- H 5980 - Annual report of the special commission (under Section 12 of Chapter 362 of the Acts of 1975) relative to medical professional liability insurance and the nature and consequences of medical malpractice.  
Hearing date Apr 20 pm. Favorable report.
- H 5987 - Petition of William P. Matthes and Ellen M. Canavan relative to the amount of retirement benefits which may be paid by the Relief Association of the Needham Police Department.  
Hearing date Apr 20 pm. Favorable report.
- H 5988 - Petition filed at the request of Alfred B. Grassey, Jr., relative to increasing the amount of a certain benefit which may be paid by the Natick Police Relief Association, Inc.  
Hearing date Apr 20 pm. Favorable report.
- H 5989 - Petition of Robert Correia and another for legislation to increase the payment which may be made by the Fall River Police Relief Association to members of said association upon their retirement.  
Hearing date Apr 20 pm. New draft, see H6418.
- H 6024 - Petition of Mary Jane Gibson relative to the amount of retirement and death benefits which may be paid by the Belmont Police Relief Association, Incorporated.  
Hearing date Apr 13 am. Chapter 191 of the Acts of 1983.
- H 6262 - Bill increasing the minimum limits of liability under motor vehicle liability bonds and motor vehicle liability policies.  
Unfavorable report Joint Rule 10.
- H 6737 - Bill further regulating the payment of certain chiropractor fees under certain insurance contracts.  
Favorable report.
- H 6745 - A message from His Excellency the Governor recommending legislation relative to making corrective changes in the laws regulating motor vehicle insurance.  
Chapter 596 of the Acts of 1983.
- H 6829 - Petition of Peter A. Vellucci for legislation to authorize the Cambridge Police Mutual Aid Association to pay certain benefits to its members and their spouses.  
Hearing date Nov 30 pm. Chapter 632 of the Acts of 1983.

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### List Of Ammended Versions

- S 1971 - Bill relative to group marketing of automobile insurance.  
Chapter 607 of the Acts of 1983.
- S 2012 - Bill relative to certain mental health and alcoholism treatment benefits to be covered by group health insurance policies, employee health and welfare funds, group hospital service contracts and group medical service contracts.  
Referred to Senate Ways and Means.
- S 2060 - Order relative to authorizing the joint committee on Insurance to sit during the current session of the General Court for the purpose of making an investigation and study of current Senate document numbered 859, relative to health service corporations.  
Referred to Senate Ways and Means.
- S 2065 - Bill providing continued medical coverage upon termination of employment.  
Referred to House Ways and Means.
- S 2071 - Order relative to authorizing the joint committee on Insurance to sit during the current session of the General Court for the purpose of making an investigation and study of the subject matter of certain current Senate documents relative to insurance policies and related matters.  
Discharged to Senate Rules.
- S 2223 - Bill providing for the payment by the Commonwealth of ninety percent of the health insurance premium required to be paid to the Insurance Commission by the surviving spouse of an insured employee or retired employee.  
Chapter 562 of the Acts of 1983.
- H 6126 - Bill further clarifying the law regulating insurance contracts against losses by fire.  
Chapter 221 of the Acts of 1983.
- H 6202 - Bill further regulating the payment of the proceeds of certain insurance policies.  
Chapter 162 of the Acts of 1983.
- H 6236 - Bill relative to continuation of coverage for divorced spouses.  
Referred to House Ways and Means.
- H 6261 - Bill further regulating mass marketed life or health insurance.  
Chapter 486 of the Acts of 1983.

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List Of Ammended Versions cont.

- H 6262 - Bill increasing the minimum limits of liability under motor vehicle liability bonds and motor vehicle liability policies. Unfavorable report.
- H 6263 - Bill further regulating a board of directors approval of certain salaries in domestic insurance companies. Chapter 281 of the Acts of 1983.
- H 6264 - Bill relative to the eligibility of councils on aging for certain insurance purposes. Chapter 586 of the Acts of 1983.
- H 6326 - Bill to increase the amount of policies which savings and insurance banks may have in force at any one time on any one life. Referred to House Ways and Means.
- H 6368 - Order relative to authorizing the committee on Insurance to make an investigation and study of certain House documents concerning insurance for public employees and other insurance matters. Referred to Joint Rules.
- H 6374 - Bill further regulating medical service corporations to provide benefits for the treatment of certain women, infants and children. Chapter 655 of the Acts of 1983.
- H 6375 - Bill relative to certain changes in automobile insurance. Chapter 241 of the Acts of 1983.
- H 6401 - Bill authorizing the Natick Police Relief Association, Inc., to pay sums of money to members upon the death of their wives. Chapter 194 of the Acts of 1983.
- H 6418 - Bill relative to the payment by the Fall River Police Relief Association of sums of money to retired members of the association and authorizing the payment of certain death benefits. Chapter 196 of the Acts of 1983.
- H 6737 - Bill further regulating the payment of certain chiropractor fees under certain insurance contracts. Unfavorable report under Joint Rule 10.
- H 6865 - Bill making changes in the law relative to credit life and credit accident and health insurance sold in connection with consumer transactions. Referred to House Ways and Means.



List of Ammended Versions cont.

- H 6869 - Bill relative to automobile liability insurance on certain commercial vehicles.  
New draft, see H6895.
- H 6895 - Bill relative to automobile liability insurance on certain commercial vehicles.  
Referred to Senate Ways and Means.



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